

## SEARCH REQUEST FORM

## Scientific and Technical Information Center

Requester's Full Name: HARISH DASS Examiner #: 79274 Date: 6/18/03  
 Art Unit: 3628 Phone Number 305-4170 Serial Number: 10/092 279  
 Mail Box and Bldg/Room Location: 7D21 Results Format Preferred (circle):  PAPER DISK  E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: System & Methods for Providing Plan Management for Cash or Deferred Income Arrangement  
 Inventors (please provide full names): Bruce Bent, Bruce Bent II & Mark Vernaglia

Earliest Priority Filing Date: 3/6/2002 (Serial)

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

loan  
 A Fund derived from participant's vested  
 assets in benefit plan, where the participants  
 (pension fund) established  
 can get loan from based on limit of credit (LOC).  
 This invention is different from borrowing from  
 pension plan or 401K. Because it is a fund  
 made of vested assets.

REST AVAILABLE COPY

STAFF USE ONLY	Type of Search	Vendors and cost where applicable
Searcher: _____	NA Sequence (#) _____	STN _____
Searcher Phone #: _____	AA Sequence (#) _____	Dialog _____
Searcher Location: _____	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: _____	Bibliographic _____	Dr.Link _____
Date Completed: _____	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: _____	Other _____	Other (specify) _____

File 347:JAPIO Oct 1976-2003/Feb (Updated 030603)

(c) 2003 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2003/Jun W01

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030612,UT=20030605

(c) 2003 WIPO/Univentio

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200338

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Set	Items	Description
S1	7	AU='BENT B' OR AU='BENT BRUCE':AU='BENT BRUCE R'
S2	3	AU='VERNAGLIA':AU='VERNAGLIA MARK A'
S3	10	S1 OR S2

3/5/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01336001

SYSTEMS AND METHODS FOR ENHANCED MANAGEMENT OF HOME EQUITY-BACKED CREDIT  
SYSTEM UND VERFAHREN FUR DIE VERBESSERTE VERWALTUNG VON HYPOTHEK-KREDITEN  
SYSTEMES ET PROCEDES DE GESTION AMELIOREE DU CREDIT GARANTIS PAR L'AVOIR  
PROPRE

PATENT ASSIGNEE:

Vernaglia, Mark A., (3407710), 74 Passaic Street, Ridgewood, NJ 07450,  
(US), (Applicant designated States: all)  
O'Malley, Ronald J., (3407740), 21 Skyline Drive, Upper Saddle River, NJ  
07458, (US), (Applicant designated States: all)

INVENTOR:

Vernaglia, Mark A., 74 Passaic Street, Ridgewood, NJ 07450, (US)  
O'Malley, Ronald J., 21 Skyline Drive, Upper Saddle River, NJ 07458, (US)  
PATENT (CC, No, Kind, Date):

WO 2001057709 010809

APPLICATION (CC, No, Date): EP 2001903456 010131; WO 2001US3215 010131

PRIORITY (CC, No, Date): US 495647 000201

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 011004 A2 International application. (Art. 158(1))

Application: 011004 A2 International application entering European  
phase

Application: 030326 A2 International application. (Art. 158(1))

Appl Changed: 030326 A2 International application not entering European  
phase

Withdrawal: 030326 A2 Date application deemed withdrawn: 20020903

LANGUAGE (Publication,Procedural,Application): English; English; English

3/5/2 (Item 2 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01239332

UNIT INVESTMENT TRUST GLOBAL DATA PROCESSOR  
GLOBALER DATENPROZESSOR FUR EINEN "UNIT INVESTMENT TRUST" (UIT)  
PROCESSEUR DE DONNEES GLOBAL POUR FONDS MUTUEL D'INVESTISSEMENT  
PATENT ASSIGNEE:

Bent, Bruce, (3188430), 18 Heights Road, Plandome, NY 11030, (US),  
(Applicant designated States: all)

Bent, Bruce, II, (3188440), 305 Second Avenue, New York, NY 10003, (US),  
(Applicant designated States: all)

INVENTOR:

Bent, Bruce, 18 Heights Road, Plandome, NY 11030, (US)

Bent, Bruce, II, 305 Second Avenue, New York, NY 10003, (US)

PATENT (CC, No, Kind, Date):

WO 2000073923 001207

APPLICATION (CC, No, Date): EP 20000930419 000504; WO 2000US12359 000504

PRIORITY (CC, No, Date): US 324296 990602

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/00

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010131 A2 International application. (Art. 158(1))

Application: 010131 A2 International application entering European  
phase

Application: 020814 A2 International application. (Art. 158(1))

Appl Changed: 020814 A2 International application not entering European

phase  
Withdrawal: 020814 A2 Date application deemed withdrawn: 20020103  
LANGUAGE (Publication,Procedural,Application): English; English; English

3/5/3 (Item 3 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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00870784

HIGH TEMPERATURE SUPERCONDUCTOR LEAD ASSEMBLY  
ANORDNUNG FUR HOCHTEMPERATURSUPRALEITER  
ENSEMBLE DE SUPRACONDUCTEURS HAUTE TEMPERATURE  
PATENT ASSIGNEE:

AMERICAN SUPERCONDUCTOR CORPORATION, (1314901), Two Technology Drive,  
Westborough, MA 01581, (US), (applicant designated states:  
CH;DE;FR;GB;IT;LI;NL;SE)

INVENTOR:

BENT, Bruce, R. , 11 Walnut Avenue, Scituate, MA 02066, (US)  
RODENBUSH, Anthony, J., 21 Thompson Drive, Marlborough, MA 01752, (US)  
BROCKENBOROUGH, William, E., Apartment 4, 1961 Commonwealth Avenue,  
Brighton, MA 02135, (US)

LEGAL REPRESENTATIVE:

Jones, David Colin et al (43213), Withers & Rogers, 4 Dyer's Buildings,  
Holborn, London EC1N 2JT, (GB)

PATENT (CC, No, Kind, Date): EP 870307 A1 981014 (Basic)  
WO 9724733 970710

APPLICATION (CC, No, Date): EP 96945417 961223; WO 96US20648 961223

PRIORITY (CC, No, Date): US 579304 951227

DESIGNATED STATES: CH; DE; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: H01F-001/00; H01F-005/00;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 971001 A1 International application (Art. 158(1))  
Application: 981014 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 981014 A1 Date of filing of request for examination:  
980713

Withdrawal: 990310 A1 Date on which the European patent application  
was withdrawn: 981229

LANGUAGE (Publication,Procedural,Application): English; English; English

3/5/4 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00824173 \*\*Image available\*\*

SYSTEMS AND METHODS FOR ENHANCED MANAGEMENT OF HOME EQUITY-BACKED CREDIT  
SYSTEMES ET PROCEDES DE GESTION AMELIOREE DU CREDIT GARANTIS PAR L'AVOIR  
PROPRE

Patent Applicant/Inventor:

VERNAGLIA Mark A, 74 Passaic Street, Ridgewood, NJ 07450, US, US  
(Residence), US (Nationality)  
O'MALLEY Ronald J, 21 Skyline Drive, Upper Saddle River, NJ 07458, US, US  
(Residence), US (Nationality)

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, '60  
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157709 A2 20010809 (WO 0157709)

Application: WO 2001US3215 20010131 (PCT/WO US0103215)

Priority Application: US 2000495647 20000201

Designated States: CN IN JP KR SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

    Detailed Description

    Claims

Fulltext Word Count: 5670

English Abstract

French Abstract

L'invention concerne un systeme de traitement de donnees destine a gerer une pluralite de comptes donnant aux participants un credit base sur l'avoir propre. Le systeme comprend une plate-forme de communication basee sur l'Internet destinee a faciliter le suivi de la creation de comptes et de transactions en compte. Le mecanisme de credit permet un financement a faible cout a l'aide d'un capital fiscalement avantage assurant un support au compte.

Legal Status (Type, Date, Text)

Publication 20010809 A2 Without international search report and to be republished upon receipt of that report.

Examination 20011206 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020516 Late publication under Article 17.2a

Republication 20020516 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

3/5/5 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00760510 \*\*Image available\*\*

UNIT INVESTMENT TRUST GLOBAL DATA PROCESSOR

PROCESSEUR DE DONNEES GLOBAL POUR FONDS MUTUEL D'INVESTISSEMENT

Patent Applicant/Inventor:

    BENT Bruce , 18 Heights Road, Plandome, NY 11030, US, US (Residence), US (Nationality)

    BENT Bruce II , 305 Second Avenue, New York, NY 10003, US, US (Residence), US (Nationality)

Legal Representative:

    RUBEN Bradley N (agent), Hopgood, Calimafde, Kalil & Judlowe, 60 East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

    Patent: WO 200073923 A2 20001207 (WO 0073923)

    Application: WO 2000US12359 20000504 (PCT/WO US0012359)

    Priority Application: US 99324296 19990602

Designated States: AE AL AM AU BA BB BG BR CA CN CR CU CZ EE GD GE HR HU ID IL IN IS JP KP KR LC LK LR LT LV MA MG MK MX NO NZ PL RO SG SI SK TR TT UA UZ VN YU ZA

    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

    (AP) GH GM KE LS MW SD SL SZ TZ UG ZW

    (EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

    Detailed Description

    Claims

Fulltext Word Count: 4228

English Abstract

#### French Abstract

Cette invention se rapporte à un nouveau système informatique permettant de mettre en œuvre un procédé de service bancaire et d'investissement intégral. Ce système gère plusieurs comptes qui sont réunis en fonds mutuels sélectionnés. Ces vecteurs d'investissement permettent des rendements accrus pour les participants dans des conditions spécifées, tout en offrant un niveau important de services bancaires traditionnels.

#### Legal Status (Type, Date, Text)

Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010215 Request for preliminary examination prior to end of 19th month from priority date  
Declaration 20011004 Late publication under Article 17.2a  
Republication 20011004 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

3/5/6 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00383990 \*\*Image available\*\*

#### HIGH TEMPERATURE SUPERCONDUCTOR LEAD ASSEMBLY ENSEMBLE DE SUPRACONDUCTEURS HAUTE TEMPERATURE

##### Patent Applicant/Assignee:

AMERICAN SUPERCONDUCTOR CORPORATION,

##### Inventor(s):

BENT Bruce R ,

RODENBUSH Anthony J,

BROCKENBOROUGH William E

##### Patent and Priority Information (Country, Number, Date):

Patent: WO 9724733 A1 19970710

Application: WO 96US20648 19961223 (PCT/WO US9620648)

Priority Application: US 95579304 19951227

Designated States: AU CA CN JP NZ RU AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Main International Patent Class: H01F-001/00

International Patent Class: H01F-05:00

Publication Language: English

##### Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 3905

#### English Abstract

A high temperature superconductor lead assembly (20) for reducing the heat leak into a cryocooled magnet system (10) including a superconductor (12) and a first lead connector bonded to a first end of the superconductor (12). The lead connector including an electrically insulating, thermally conductive ceramic mount for attachment to a mechanical cryocooler (14) for cooling the conductor. The superconductor is in the form of a stack of ribbons. The superconductor is attached to an electrically and thermally insulating support. The cryocooled magnet system (10) includes a mechanical cryocooler (14) having a warm end (22) and a cold end (24), a superconductor magnet (12) maintained at a temperature of the cold end (24) of the cryocooler (14), two superconductive leads and two current carrying leads (20) for supplying power to the superconductor leads.

#### French Abstract

L'invention concerne un ensemble (20) de supraconducteurs haute température, conçu pour réduire les fuites thermiques vers un système

d'aimant (10) a refroidissement cryogenique comprenant un supraconducteur (12) et un premier connecteur, lie a une premiere extremite du supraconducteur (12). Le connecteur comporte un element de montage en ceramique thermoconductrice a fixer a un refroidisseur cryogenique mecanique (14) pour refroidir le conducteur. Le supraconducteur se presente sous la forme d'une pile de rubans et est fixe a un support a isolation electrique et thermique. Le systeme d'aimant (10) a refroidissement cryogenique comporte un systeme de refroidissement cryogenique (14) presentant une extremite chaude (22) et une extremite froide (24), un aimant supraconducteur (12) maintenu a la temperature de l'extremite froide (24) du systeme de refroidissement cryogenique (14), deux supraconducteurs et deux conducteurs (20) alimentant les supraconducteurs.

3/5/7 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014762577 \*\*Image available\*\*  
WPI Acc No: 2002-583281/200262  
Related WPI Acc No: 2002-442538  
XRPX Acc No: N02-462641

Client demand account management method in computerized bank, involves transferring funds from each of client demand accounts to pooled deposit account at client's bank  
Patent Assignee: BENT B (BENT-I)  
Inventor: BENT B  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020091637	A1	20020711	US 98176340	A	19981021	200262 B
			US 2000677535	A	20001002	
			US 200271053	A	20020208	

Priority Applications (No Type Date): US 200271053 A 20020208; US 98176340 A 19981021; US 2000677535 A 20001002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020091637	A1	13	G06F-017/60	CIP of application US 98176340	
				CIP of application US 2000677535	
				CIP of patent US 6374231	

Abstract (Basic): US 20020091637 A1

NOVELTY - The funds from each of the client demand accounts are transferred to an FDIC-insurable, pooled deposit account at client's bank. A portion or all of the interest accrued from the deposit account, are distributed to the clients.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for client demand account managing system.

USE - For managing client demand account in computerized bank.

ADVANTAGE - Permits the bank to retain the client's fund on their balance sheets and implement unlimited number of transaction per month and interest on their account balance.

DESCRIPTION OF DRAWING(S) - The figure depicts a flow diagram illustrating the transfer of client funds among accounts to pursuants.

pp; 13 DwgNo 1/6

Title Terms: CLIENT; DEMAND; ACCOUNT; MANAGEMENT; METHOD; COMPUTER; BANK; TRANSFER; FUND; CLIENT; DEMAND; ACCOUNT; DEPOSIT; ACCOUNT; CLIENT; BANK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/8 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX

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014621834 \*\*Image available\*\*

WPI Acc No: 2002-442538/200247

Related WPI Acc No: 2002-583281

XRPX Acc No: N02-348529

Client account management method for banks, involves distributing interest to client account, based on net transactions performed on several client accounts

Patent Assignee: BENT B (BENT-I)

Inventor: BENT B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6374231	B1	20020416	US 98176340	A	19981021	200247 B

Priority Applications (No Type Date): US 98176340 A 19981021

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6374231	B1	8		G06F-017/60	

Abstract (Basic): US 6374231 B1

NOVELTY - The usage of funds from each client account of a bank is authorized or rejected based on the transaction performed on the account. The net transactions performed on several client accounts are determined at regular intervals based on which an interest amount is paid by the bank to client account, and the database of the client deposit is updated.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Client account management system;
- (2) Data processing system; and
- (3) Data processing method.

USE - For managing account of several clients in financial institutions such as banks.

ADVANTAGE - Since interest amount is paid to client account based on the net transaction, the funds deposited into the bank are increased.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the client account management method.

pp; 8 DwgNo 1/2

Title Terms: CLIENT; ACCOUNT; MANAGEMENT; METHOD; BANK; DISTRIBUTE; INTEREST; CLIENT; ACCOUNT; BASED; NET; TRANSACTION; PERFORMANCE; CLIENT; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

3/5/9 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014004707 \*\*Image available\*\*

WPI Acc No: 2001-488921/200153

XRPX Acc No: N01-361717

Data processing system for managing several accounts providing home equity based credit has computer programmed to monitor financing events in each account and adjust account credit access in accordance with events

Patent Assignee: O'MALLEY R J (OMAL-I); VERNAGLIA M A (VERN-I)

Inventor: O'MALLEY R J; VERNAGLIA M A

Number of Countries: 024 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157709	A2	20010809	WO 2001US3215	A	20010131	200153 B

Priority Applications (No Type Date): US 2000495647 A 20000201

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200157709 A2 E 27 G06F-017/00

Designated States (National): CN IN JP KR SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR

Abstract (Basic): WO 200157709 A2

NOVELTY - A computer may be interconnected to a wide area network.

The computer includes a database comprising plural accounts, which establish home equity based credit for their account holders. The computer further comprises input device for collecting account parameters and information in support of equity financing. The computer is programmed to monitor financing events in each account and adjust account credit access in accordance with the events.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a computer based method for providing a line of credit to an owner of real property
- (b) a system for providing a line of credit to an owner of real property
- (c) a system for providing a line of credit to an owner of real property
- (d) a system for collateralizing a line of credit to secure a lender against default by an applicant

USE - As a data processing system interconnected to a wide area network, such as the Internet, for providing home equity based financing e.g. for managing an account program for controlling and supporting home equity based funding for purchases.

ADVANTAGE - Offers consumers equity-backed credit in the form of a credit card for easy, daily transactional use. Assesses and tracks daily transactions of a credit account secured by a consumer's home equity value. Can manage a number of equity accounts, each account individually associated with a separate consumer equity plan.

DESCRIPTION OF DRAWING(S) - The drawing is a detailed view of the data processing system according to the present invention.

credit card organization (385)

pp; 27 DwgNo 1b/6

Title Terms: DATA; PROCESS; SYSTEM; MANAGE; ACCOUNT; HOME; BASED; CREDIT; COMPUTER; PROGRAM; MONITOR; EVENT; ACCOUNT; ADJUST; ACCOUNT; CREDIT; ACCESS; ACCORD; EVENT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

3/5/10 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013831662 \*\*Image available\*\*

WPI Acc No: 2001-315874/200133

Related WPI Acc No: 2000-490537

XRPX Acc No: N01-227074

Integrated data processor for implementing complex multinational financial asset management, moves funds corresponding to transaction, where funds are invested to provide return to Unit Investment Trust

Patent Assignee: BENT B (BENT-I)

Inventor: BENT B

Number of Countries: 079 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200073923	A2	20001207	WO 2000US12359	A	20000504	200133 B
AU 200048241	A	20001218	AU 200048241	A	20000504	200133

Priority Applications (No Type Date): US 99324296 A 19990602

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200073923 A2 E 23 G06F-017/00

Designated States (National): AE AL AM AU BA BB BG BR CA CN CR CU CZ EE  
GD GE HR HU ID IL IN IS JP KP KR LC LK LR LT LV MA MG MK MX NO NZ PL RO  
SG SI SK TR TT UA UZ VN YU ZA

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200048241 A G06F-017/00 Based on patent WO 200073923

Abstract (Basic): WO 200073923 A2

NOVELTY - The integrated data processor has accounts processor to process account assets. The processor has transfer units provided to one or more domiciled banks to move funds in accordance with transaction activity, account purchases and redumption. An investor is provided to invest funds, to provide a return to Unit Investment Trust corresponding to a preset plan.

DETAILED DESCRIPTION - An account creator develops multiple individual accounts corresponding to position relative to Unit Investment Trust (UIT) located at remote facility. A data processor processes discrete transaction of participants and updates stored records of accounts in accordance with transactions.

USE - For use in implementing complex multinational financial asset management.

ADVANTAGE - Performs transactional account based international banking. Controls transactional events in individual non-US banks, assuring smooth inter-sovereign asset exchange.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of computer system with integrated data processor.

pp; 23 DwgNo 1/6

Title Terms: INTEGRATE; DATA; PROCESSOR; IMPLEMENT; COMPLEX; FINANCIAL; MANAGEMENT; MOVE; FUND; CORRESPOND; TRANSACTION; FUND; RETURN; UNIT; INVESTMENT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/00

File Segment: EPI

File 347:JAPIO Oct 1976-2003/Feb (Updated 030603)

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200338

(c) 2003 Thomson Derwent

Set	Items	Description
S1	3370	(CREDIT? OR INSTALLMENT? OR CHARGE? OR LOAN? ? OR FINANCIAL? OR REVOLVING) (1N) (ACCOUNT? ? OR LINE? ?) OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC
S2	66	(PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W) SHARING OR STOCK(1W) (PURCHASE OR OWNERSHIP)) () PLAN? ? OR 401(1W)K OR (VESTED OR DEFERRED) (2N) ASSETS
S3	70625	FUND? ? OR SECURITIES OR STOCKS OR BONDS OR SHARES OR INVESTMENT? OR FINANCIAL() INSTRUMENT? OR EQUITIES
S4	1	S1 AND S2 AND S3
S5	14	(S2(5N) S3)
S6	29	(S1 OR S3) AND S2 AND IC=G06F-017/60

012020018 \*\*Image available\*\*

WPI Acc No: 1998-436928/199837

XRPX Acc No: N98-340468

Computerised credit card based funding method for long term investment account like retirement account, pension plan - by transferring funds to account by credit card issuer with amount of money specified by credit card holder on periodic basis when card holder has not deposited funds in particular period

Patent Assignee: FERNANDEZ-HOLMANN E (FERN-I)

Inventor: FERNANDEZ-HOLMANN E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5787404	A	19980728	US 95561617	A	19951121	199837 B

Priority Applications (No Type Date): US 95561617 A 19951121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5787404	A	10		G06F-017/60	

Computerised credit card based funding method for long term investment account like retirement account, pension plan - ...

...by transferring funds to account by credit card issuer with amount of money specified by credit card holder on periodic basis when card holder has not deposited funds in particular period

...Abstract (Basic): The method involves establishing a computerized credit based account with a credit card issuer for benefit of a credit card holder. Then a computerised investment account is provided with a financial institution for benefit of the credit card holder. It is determined whether the credit card holder has independently deposited funds into the investment account within a particular period...

...If the credit card holder has not independently deposited funds into the investment account in the particular period, then funds are automatically and electronically transferred to the computerised investment account by the credit card issuer with a predetermined amount of money specified by the credit card holder on periodic basis. The amount of money funded against the credit based account of the credit card holder is then changed. The credit card holder is billed by the credit card issuer for the amount of money funded to the investment account...

...ADVANTAGE - Relieves burden of consumer to deposit funds to every month. Improves payment flexibility to consumer. Offers automatic funding of retirement or pension plan account independent on worker's employment situation. Improves flexibility in cash flow for consumer while...

...Title Terms: INVESTMENT ;

5/3,K/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07460563 \*\*Image available\*\*  
SYSTEM AND METHOD FOR OPERATION MANAGEMENT OF DEFINED CONTRIBUTION PENSION PLAN

PUB. NO.: 2002-329078 [JP 2002329078 A]  
PUBLISHED: November 15, 2002 (20021115)  
INVENTOR(s): ITO JUNICHI  
APPLICANT(s): DAIWA SECURITIES GROUP INC  
APPL. NO.: 2001-132325 [JP 20011132325]  
FILED: April 27, 2001 (20010427)

#### ABSTRACT

... S5), supports an employee based on the employee information for subscription to the defined contribution pension plan system (S8, S9), connects the investment instruction information designated by the employee with a the subscriber ID number and the above...

5/3,K/2 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015250872 \*\*Image available\*\*  
WPI Acc No: 2003-311798/200330  
XRPX Acc No: N03-248252

Trading activity sponsorship provision method through electronic communication network, involves receiving designation of third party as sponsor for specified trade, after which specified trade is executed  
Patent Assignee: GREIFELD R (GREI-I); HYNDMAN B K (HYND-I); SCHENKMAN R D (SCHE-I); BRUT ECN LLC (BRUT-N)  
Inventor: GREIFELD R; HYNDMAN B K; SCHENKMAN R D  
Number of Countries: 100 Number of Patents: 002  
Patent Family:  
Patent No Kind Date Applcat No Kind Date Week  
US 20020198815 A1 20021226 US 2001893330 A 20010626 200330 B  
WO 200303142 A2 20030109 WO 2002US13760 A 20020429 200330

Priority Applications (No Type Date): US 2001893330 A 20010626

#### Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020198815	A1	20		G06F-017/60	
WO 200303142	A2	E		G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

#### Abstract (Basic):

... For providing sponsorship of trading activity by institutions such as mutual funds, banks, insurance companies, asset managers, pension plans, hedge funds, etc., for buying and selling securities e.g. stocks, futures, options, commodities, etc., on an...

5/3,K/3 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

015195606 \*\*Image available\*\*

WPI Acc No: 2003-256142/200325

XRPX Acc No: N03-203287

Online retirement funds management system has gateways for approving and modifying plan settings, configuring bulletins and updating information on investments, loans and distribution of funds of participant

Patent Assignee: GILBERT J A (GILB-I); GUPTA M (GUPT-I)

Inventor: GILBERT J A; GUPTA M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030018557	A1	20030123	US 2001305889	P	20010718	200325 B
			US 2002197673	A	20020718	

Priority Applications (No Type Date): US 2001305889 P 20010718; US 2002197673 A 20020718

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030018557	A1	22		G06F-017/60	Provisional application US 2001305889

Abstract (Basic):

... For online management of retirement funds using system such as 401 (k).

5/3,K/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

015156295 \*\*Image available\*\*

WPI Acc No: 2003-216822/200321

XRPX Acc No: N03-173402

Defined-contribution pension plan service system simulates effects of pension plan and provides implementation directions of investment product presented to each employee

Patent Assignee: PFPS KENKYUKAI KK (PFPS-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003044681	A	20030214	JP 2001232411	A	20010731	200321 B

Priority Applications (No Type Date): JP 2001232411 A 20010731

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003044681	A	10		G06F-017/60	

Defined-contribution pension plan service system simulates effects of pension plan and provides implementation directions of investment product presented to each employee

5/3,K/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

015137818

WPI Acc No: 2003-198344/200319

XRPX Acc No: N03-157583

Benefit administration method in health insurance company, involves distributing funds in funded healthcare and umbrella accounts, to beneficiary based on processed claims made by beneficiary

Patent Assignee: JAVORS J R (JAVO-I)

Inventor: JAVORS J R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 20020152097 A1 20021017 US 2000229887 P 20000901 200319 B  
US 2001833254 A 20010411

Priority Applications (No Type Date): US 2000229887 P 20000901; US  
2001833254 A 20010411

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20020152097 A1 13 G06F-017/60 Provisional application US 2000229887

Abstract (Basic):

... funded healthcare account and funded umbrella account, corresponding to provided benefit plan. Claims made by benefit plan beneficiary, are processed and funds are disbursed from the accounts to the beneficiary, based on the processed claims. The funds...

5/3,K/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014678299 \*\*Image available\*\*

WPI Acc No: 2002-499356/200253

Related WPI Acc No: 1999-394057

XRPX Acc No: N02-395349

Computerized benefit plan design and administration involves updating survivor income benefit, benefit payment period, survivor benefits from other sources and investment asset value annually

Patent Assignee: BANKS D P (BANK-I)

Inventor: BANKS D P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020052764	A1	20020502	US 97926419	A	19970909	200253 B
			US 99295075	A	19990420	

Priority Applications (No Type Date): US 97926419 A 19970909; US 99295075 A 19990420

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20020052764 A1 14 G06F-017/60 Cont of application US 97926419

Abstract (Basic):

... plan reports are generated based on employer/employee data and the modeling of the survivor benefit plant. Provides a trust fund to hold the employer/employee contributions to the plan. Automates process by implementing and administering...

5/3,K/7 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

014659542 \*\*Image available\*\*

WPI Acc No: 2002-480246/200251

XRPX Acc No: N02-379274

Collaboration tool provision method for companies, involves enabling client to interact with financial advisors by exchange of financial documents through collaboration tool

Patent Assignee: COLLABORATE SOLUTIONS INC (COLL-N)

Inventor: ROBB P H

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200246876	A2	20020613	WO 2001US47172	A	20011210	200251 B
AU 200241606	A	20020618	AU 200241606	A	20011210	200262

Priority Applications (No Type Date): US 2000732008 A 20001208

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200246876 A2 E 43 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 200241606 A G06F-000/00 Based on patent WO 200246876

Abstract (Basic):

... with financial advisors for preparing financial plans, legal documents, tax returns, financial statements and managing investment accounts, insurance policies, annuities and retirement plans.

5/3,K/8 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014614538 \*\*Image available\*\*

WPI Acc No: 2002-435242/200246

XRPX Acc No: N02-342618

E-commerce model for modified 401(k) retirement plan with electronic access to individual investments enables employee to check investment choices and balances without direct interaction with employer

Patent Assignee: GILBERT J A (GILB-I)

Inventor: GILBERT J A; GUPTA M

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200227596	A2	20020404	WO 2001US18184	A	20010605	200246 B
AU 200166718	A	20020408	AU 200166718	A	20010605	200252

Priority Applications (No Type Date): US 2000671365 A 20000928

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200227596 A2 E 85 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200166718 A G06F-017/60 Based on patent WO 200227596

E-commerce model for modified 401(k) retirement plan with electronic access to individual investments enables employee to check investment choices and balances without direct interaction with employer

Abstract (Basic):

... accessible remotely by employees across the networks without direct interaction with the employer or associated retirement plan by direct isolation of allocated funds.

5/3,K/9 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013870258 \*\*Image available\*\*

WPI Acc No: 2001-354470/200137

XRPX Acc No: N01-257543

Constructing method for portfolio which includes number of different

investment options for e.g. employee, involves selecting investments from list of investments based on measure of risk adjusted return

Patent Assignee: FMR CORP (FMRF-N)

Inventor: EN X; HUA H R; KULDELL S; VAN HARLOW W

Number of Countries: 022 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200102982	A2	20010111	WO 2000US17941	A	20000629	200137 B
EP 1196859	A2	20020417	EP 2000943299	A	20000629	200233
			WO 2000US17941	A	20000629	

Priority Applications (No Type Date): US 99346195 A 19990701

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200102982 A2 E 38 G06F-017/00

Designated States (National): CA JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

EP 1196859 A2 E G06F-017/00 Based on patent WO 200102982

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
LU MC NL PT SE

Abstract (Basic):

... Constructs portfolio from unique collection of investment options offered by each different company **retirement plan**. Includes investments that demonstrate consistent returns and a history of successful securities selection...

5/3,K/10 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013166819 \*\*Image available\*\*

WPI Acc No: 2000-338692/200029

XRPX Acc No: N00-254228

Efficient portfolio return allocation method using computer system, involves distributing returns from portfolio among selected participants as risk return points

Patent Assignee: METLIFE LIFE INSURANCE CO (METL-N); METROPOLITAN LIFE INSURANCE CO (METR-N)

Inventor: SCHIRRIPA F

Number of Countries: 086 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200014664	A1	20000316	WO 99US17030	A	19990728	200029 B
AU 9952359	A	20000327	AU 9952359	A	19990728	200032
US 6282520	B1	20010828	US 98150400	A	19980909	200151

Priority Applications (No Type Date): US 98150400 A 19980909

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200014664 A1 E 36 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9952359 A G06F-017/60 Based on patent WO 200014664

US 6282520 B1 G06F-017/60

Abstract (Basic):

... Especially return allocation can be applied to any financial product with investment component including mutual funds, variable annuities, variable universal life, 401 (k) plans, etc...

5/3,K/11 (Item 10 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2003 Thomson Derwent. All rts. reserv.

012530740 \*\*Image available\*\*

WPI Acc No: 1999-336846/199928

XRPX Acc No: N99-252403

Computerized loan management method for defining fund contribution to pension plan

Patent Assignee: MITCHELL C A (MITC-I)

Inventor: MITCHELL C A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5903879	A	19990511	US 96739437	A	19961029	199928 B

Priority Applications (No Type Date): US 96739437 A 19961029

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5903879	A	10		G06F-157/00	

Computerized loan management method for defining fund contribution to pension plan

5/3,K/12 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

012337094 \*\*Image available\*\*

WPI Acc No: 1999-143201/199912

XRPX Acc No: N99-104020

System for providing asset allocation advice to individuals storing data from several worksheets - has worksheet completed by individual, calculates individual risk, correlates this with appropriate Trust and generates report recommending appropriate Trusts for individual to invest in

Patent Assignee: GUIDEDCHOICE.COM INC (GUID-N); TRUST CO WEST (TRUS-N);  
GUIDEDCHOICE.COM (GUID-N)

Inventor: TARBOX B C

Number of Countries: 046 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9905625	A1	19990204	WO 98US13786	A	19980701	199912 B
AU 9884753	A	19990216	AU 9884753	A	19980701	199926
EP 996912	A1	20000503	EP 98935522	A	19980701	200026
			WO 98US13786	A	19980701	
BR 9811546	A	20000822	BR 9811546	A	19980701	200050
			WO 98US13786	A	19980701	
US 6154732	A	20001128	US 97900415	A	19970725	200063
CN 1271445	A	20001025	CN 98809421	A	19980701	200104
JP 2001511566	W	20010814	WO 98US13786	A	19980701	200154
			JP 2000504532	A	19980701	
KR 2001022202	A	20010315	KR 2000700774	A	20000124	200159
AU 737984	B	20010906	AU 9884753	A	19980701	200162
MX 2000000719	A1	20010801	MX 2000719	A	20000120	200238

Priority Applications (No Type Date): US 97900415 A 19970725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9905625	A1	31		G06F-017/60	

Designated States (National): AU BG BR BY CA CN CZ EE HU IL IS JP KR LT  
LV MX NO NZ PL RO RU SG SI SK TR UA

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE  
 AU 9884753 A Based on patent WO 9905625  
 EP 996912 A1 E G06F-017/60 Based on patent WO 9905625  
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
 LU MC NL PT SE  
 BR 9811546 A G06F-017/60 Based on patent WO 9905625  
 US 6154732 A G06F-017/60  
 CN 1271445 A G06F-017/60  
 JP 2001511566 W 34 G06F-017/60 Based on patent WO 9905625  
 KR 2001022202 A G06F-017/60  
 AU 737984 B G06F-017/60 Previous Publ. patent AU 9884753  
 Based on patent WO 9905625  
 MX 2000000719 A1 G06F-017/60

...Abstract (Basic): The method enables individual employee participants (14) to access independent professional ,money management for their Benefit Plan assets for separating the investment management functions and fees from the participant advice function and fees. Provides professional asset allocation...

...ADVANTAGE - Provides investment assistance to Benefit Plan participants in attaining an appropriate asset allocation for the assets in their individual accounts. DESCRIPTION...

5/3,K/13 (Item 12 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2003 Thomson Derwent. All rts. reserv.

012020018 \*\*Image available\*\*  
 WPI Acc No: 1998-436928/199837  
 XRPX Acc No: N98-340468

Computerised credit card based funding method for long term investment account like retirement account, pension plan - by transferring funds to account by credit card issuer with amount of money specified by credit card holder on periodic basis when card holder has not deposited funds in particular period

Patent Assignee: FERNANDEZ-HOLMANN E (FERN-I)

Inventor: FERNANDEZ-HOLMANN E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5787404	A	19980728	US 95561617	A	19951121	199837 B

Priority Applications (No Type Date): US 95561617 A 19951121

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5787404	A	10		G06F-017/60	

Computerised credit card based funding method for long term investment account like retirement account, pension plan -

5/3,K/14 (Item 13 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2003 Thomson Derwent. All rts. reserv.

011235233 \*\*Image available\*\*  
 WPI Acc No: 1997-213136/199719  
 XRPX Acc No: N97-175753

Employer contributed pension portfolios optimising system - stores market value of employer-contributed securities in pension plans , establishes matrix of relationships and diversified portfolio-based on select criteria of each participant and matrix of relationships

Patent Assignee: METROPOLITAN LIFE INSURANCE CO (METR-N); METLIFE LIFE INSURANCE CO (METL-N)

Inventor: HACKEL K S; LIVNAT J  
Number of Countries: 074 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9712336	A1	19970403	WO 96US15310	A	19960925	199719 B
AU 9671659	A	19970417	AU 9671659	A	19960925	199732
US 5806047	A	19980908	US 95533132	A	19950925	199843

Priority Applications (No Type Date): US 95533132 A 19950925

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9712336	A1	E	23	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9671659 A G06F-017/60 Based on patent WO 9712336  
US 5806047 A G06F-017/60

... stores market value of employer-contributed securities in pension plans, establishes matrix of relationships and diversified portfolio-based on select criteria of each participant and...

Set	Items	Description
S1	8009	(CREDIT? OR INSTALLMENT? OR CHARGE? OR FINANCIAL? OR REVOLVING) (1N) (ACCOUNT? ? OR LINE? ?) OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC
S2	388	(PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W)SHARING OR - STOCK(1W) (PURCHASE OR OWNERSHIP)) ()PLAN? ? OR 401(1W)K OR (VESTED OR DEFERRED) (2N)ASSETS
S3	19279	(MUTUAL OR (OPEN OR CLOSED) (1W)END OR ASSET(1W)ALLOCATION - OR GROWTH OR CROSSOVER OR CAPITAL()APPRECIATION OR HEDGE OR MONEY(1W)MARKET OR BALANCED OR HYBRID OR BLEND OR BOND) (2W)FUN- D? ? OR SECURITIES OR INVESTMENT? OR EQUITIES
S4	101	S1 AND S2 AND S3
S5	31	S1 AND (S2(5N)S3)
S6	37	(S1(5N)S3) AND S2
S7	22	S6 NOT S5
S8	60	S4 AND IC=G06F-017/60
S9	27	S8 NOT (S5 OR S6)

5/TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

Classified on-line chat  
Sortiertes Online-Kommunikationsforum  
Forum de communication en ligne classe

5/TI/2 (Item 1 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SELF-ADMINISTERED AUTOMATIC PAYROLL DEDUCTION  
REtenUE SALARIALE AUTOMATIQUE AUTOGEREE

5/TI/3 (Item 2 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

FINANCIAL PORTFOLIO RISK MANAGEMENT  
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER

5/TI/4 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM AND METHOD FOR DATA PROCESSING OF OPTION/SHARE POOLING, AND A  
METHOD FOR CONDUCTING BUSINESS  
SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES DE MISE EN COMMUN  
D'OPTIONS/ACTIONS, PROCEDE PERMETTANT DE REALISER DES TRANSACTIONS  
COMMERCIALES

5/TI/5 (Item 4 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR PROVIDING FINANCIAL PLANNING AND ADVICE  
SYSTEME ET PROCEDE DE FOURNITURE DE PLANIFICATION ET DE CONSEIL FINANCIERS

5/TI/6 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROVIDING NETWORK BASED TARGET ADVERTISING  
PROCEDE ET SYSTEME FOURNISANT DE LA PUBLICITE CIBLEE BASEE SUR UN RESEAU

5/TI/7 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR MANAGING AN INVESTMENT TO  
INCREASE THE AFTER TAX DEATH BENEFIT OF THE INVESTMENT  
SYSTEME, PROCEDE ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER UN  
INVESTISSEMENT DE MANIERE A ACCROITRE LA PRESTATION DE DECES APRES  
IMPOST DE L'INVESTISSEMENT

5/TI/8 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR A FINANCIAL PLANNING COMPETITION  
SYSTEME ET PROCEDE DE COMPETITION DE PLANIFICATION FINANCIERE

5/TI/9 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS  
PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL  
AUX PLACEMENTS

5/TI/10 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INVESTMENT REFERRAL SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE RECOMMANDATION D'INVESTISSEMENTS

5/TI/11 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR IMPLEMENTING A COMBINED INVESTMENT  
PROCEDE ET SYSTEME PERMETTANT DE METTRE EN OEUVRE UN INVESTISSEMENT COMBINE

5/TI/12 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT  
OBJECTIVE  
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET  
UN OBJECTIF DE PLACEMENT

5/TI/13 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHODS FOR GROUP RETIREMENT PLAN ADMINISTRATION  
SYSTEME ET PROCEDES POUR ADMINISTRER UN PLAN DE RETRAITE DE GROUPE

5/TI/14 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

FINANCIAL PRODUCT ADMINISTRATION SYSTEM AND METHODS  
SYSTEMES ET PROCEDES DE GESTION DE PRODUITS FINANCIERS

5/TI/15 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS  
SYSTEME ET PROCEDES D'ELABORATION DE REGIMES DE RETRAITE COLLECTIFS

5/TI/16 (Item 15 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

PERSONAL FINANCIAL MANAGEMENT SYSTEM, METHOD AND PROGRAM USING A GRAPHICAL  
OBJECT-ORIENTED PROGRAMMING METHODOLOGY  
SYSTEME, PROCEDE ET PROGRAMME PERSONNELS DE GESTION FINANCIERE METTANT EN  
OEUVRE UNE METHODOLOGIE GRAPHIQUE DE PROGRAMMATION ORIENTEE OBJET

5/TI/17 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

RETIREMENT EVALUATION AND RECOMMENDATION SYSTEM  
SYSTEME D'EVALUATION DE RETRAITE ET DE RECOMMANDATION RELATIVE A LA  
RETRAITE

5/TI/18 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND DEVICE FOR FINANCING BUSINESS PLANS  
PROCEDE ET DISPOSITIF PERMETTANT DE FINANCER DES PLANS D'AFFAIRES

5/TI/19 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ONLINE THIRD PARTY REFERRAL SYSTEM CUSTOMIZED TO THE PURCHASER'S NEEDS  
PROCEDE ET SYSTEME DE RECOMMANDATIONS EN LIGNE DIRIGEES A DES TIERS ET REPONDANT AUX BESOINS D'ACHETEURS CONCERNES

5/TI/20 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

FINANCIAL PORTFOLIO RISK MANAGEMENT  
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

5/TI/21 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COMPUTER BORROW AND LOAN SECURITIES AUCTION SYSTEM  
SYSTEME INFORMATIQUE D'ADJUDICATION DE PRETS ET D'EMPRUNTS DE VALEURS

5/TI/22 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ON-LINE SAVINGS MODEL  
MODELE D'EPARGNE EN LIGNE

5/TI/23 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES  
PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

5/TI/24 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM  
SYSTEME ELECTRONIQUE D'ACHEMINEMENT DE DONNEES DE COMPTE OU DE TRANSACTIONS

5/TI/25 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COMPUTER NETWORK TRANSACTION SYSTEM  
SYSTEME DE TRANSACTIONS EN RESEAU INFORMATIQUE

5/TI/26 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS TO CREATE AND MANAGE A PORTOFOLIO OF SECURITIES OR OTHER ASSETS OR LIABILITIES ON A COST EFFECTIVE BASIS  
PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE

BASE EFFICACE EN TERMES DE COUT

5/TI/27 (Item 26 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

VOICE RECOGNITION FOR INFORMATION SYSTEM ACCESS AND TRANSACTION PROCESSING  
RECONNAISSANCE VOCALE POUR ACCES A UN SYSTEME D'INFORMATIONS ET TRAITEMENT  
DE TRANSACTIONS

5/TI/28 (Item 27 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT  
PROTECTION  
SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC  
UNE PROTECTION CONTRE LE DECOUVERT

5/TI/29 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR FINANCING AND INVESTING USING INCOME GROWTH  
SECURITIES  
PROCEDES ET SYSTEMES DE FINANCEMENT ET D'INVESTISSEMENT UTILISANT DES  
TITRES A REVENU CROISSANT

5/TI/30 (Item 29 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM FOR ENHANCED MANAGEMENT OF CREDIT  
SYSTEME DE GESTION AMELIORE DE CREDIT

5/TI/31 (Item 30 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR RELEASING VALUE OF AN ASSET  
PROCEDE ET APPAREIL POUR REALISER LA VALEUR D'UN BIEN

companies, credit card companies, computer loan providers, banks), investment companies (e.g. those that offer 401 (k) plans, stocks, savings programs...funds, they can better budget their money, and they are more likely to receive a loan using this system. Vendors 104 who use this system also may have the opportunity to...that the steps that require the employee 1 00 to provide information or complete a loan /insurance application could be accomplished completely or partially by automatically or selectively using information stored...

...employee 1 00 then returns to the lender-vendor web site 150a and completes the loan application. The lender-vendor 104a independently approves or declines the loan application. The lender-vendor 104a may partially base its decision to grant the loan on whether insurance is purchased. If the loan is approved, the lender-vendor 104a may require the employee 1 00 to print, sign, and send appropriate loan documentation to the The employee 100 then returns to the web site 132 for automatic...set up a recurring receivable.

It should be noted that the steps for obtaining a loan and/or insurance might be conducted prior to the selection of the goods and...

...connection to a specific goods-vendor 104c so as to obtain pre-approval for a loan . In this embodiment, once the employee 1 00 has pre-approval, he would contact the...email or by postal mail). If the lender-vendor 104a has not yet received the loan documentation, the lender-vendor 104a may wait until the loan documentation has been received. When the system 130 receives the purchase order, the transaction processor...payroll deduction. Unlike the example set forth in FIGS. 13A and 13B, there is no loan in this embodiment. For the purpose of this example, a service-vendor 104d may be ...102b to the employee 1 00b. The payroll system 1 16 may distribute a single loan payment 106a to the lender-vendor 104a that includes payments from both employee 1 00a...card company or a bank and the employee 1 00 obtains pre-approval for a loan , the employee 1 00 could use a credit card-like (or debit card-like) card...

#### Claim

... at least one good and/or service is selected from a group consisting of:  
(a) loans ;  
(b) insurance;  
(c) goods;  
(d) services;  
(e) investments;  
(f) charitable contributions;  
(g) taxes; and  
(h...)

5/3,K/3 (Item 2 from file: 349)  
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00988008

FINANCIAL PORTFOLIO RISK MANAGEMENT  
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER

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5/3,K/2 (Item 1 from file: 349)  
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01004218 \*\*Image available\*\*

**SELF-ADMINISTERED AUTOMATIC PAYROLL DEDUCTION**  
**REtenUE SALARIALE AUTOMATIQUE AUTOGEREE**

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Patent and Priority Information (Country, Number, Date):

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RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Detailed Description  
Claims

Detailed Description

... 104, the employee 100 must finance his debt using credit cards or  
other forms of loans (e.g. home loans, equity loans). The employee  
1 00  
generally must pay a fee for the loan either in the form of interest or  
extra "junk fees." Some employers 1 1 0...

...following a generally humiliating process of  
asking the boss or human resource department for a loan based on an  
emergency ...and a widely used means for paying for  
everything from insurance, union dues, charitable contributions, 401 ( k )  
, and other savings/ investment plans. In fact, payroll deduction is  
the most reliable, convenient, and "painless" way for a...to allocate  
funds for goods and/or services such as paying his taxes, paying for  
loans, making investments, and paying for goods and services on a  
one-time basis or on...and/or  
services" is used to describe exemplary "financial obligations" or  
"purchases" such as taxes, loans (e.g. car payments, mortgages, credit  
card purchases, charitable contributions, computer loans), investments  
(e.g. 401 ( k ) plans, stocks, savings programs, IRAs, 529 plans),  
financial obligations (e.g. child 1 0 ...to describe such exemplary  
goods and service  
providers as the government, lenders (e.g. car loan companies,

MSR 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2001930786 20010815

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(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Detailed Description

Detailed Description

... OF THE INVENTION

In today's economic environment, increasing number of individuals are supplementing their **retirement plans** with personal **investment portfolios**.. Rather than investing in mutual funds, everyday greater numbers of individuals are opting for...present invention, the coaching engine 174 can recommend that the user include deposit products and loan products in their financial plan. For example, the coaching engine 174 can recommend that the...  
...can also direct the user to the need for financial products such as, home improvement, line of **credit**, or credit card

5/3,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00986950 \*\*Image available\*\*

A SYSTEM AND METHOD FOR DATA PROCESSING OF OPTION/SHARE POOLING, AND A METHOD FOR CONDUCTING BUSINESS

SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES DE MISE EN COMMUN D'OPTIONS/ACTIONS, PROCEDE PERMETTANT DE REALISER DES TRANSACTIONS COMMERCIALES

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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[Detailed Description](#)

[Detailed Description](#)

... of the issuance, if at all) is often being financed through the grant of a loan from the company to the employee (oftentimes, a portion of the loan is a non-recourse loan), and the purchase price of the shares is generally equal to, or less than, the...public companies have such risk as to be generally limited to relatively small quantities for pension plans. Most of the investments by employees into pension plans are in the form of liquid assets. The liquid assets are transferred in by the...or options into employee pension plans (US patent 5,806,047). This business model allows pension plans, which own employers' securities, to transfer the employers' securities into a combined ...unvested options of public companies, however, are generally not suitable to be included in a pension plan. Such high-risk securities could not readily be sold to satisfy periodic pension requirements, and thus do not satisfy...his employing company, is generally a very small percentage of the total amount of such securities held by the employee. Pension plans have thus been heretofore an unacceptable model for sharing the risk ...of the option.

[0034] A system according to the invention described herein is different from pension plans, mutual funds, VC firms, exchange funds and "short" sales in a variety of ways.

- 14 Contrast with...

...financial assets expected to yield cash within a few years from a portfolio comprised of securities in publicly-traded companies. Pension plans involve the acquisition of new assets in a long-term program, but the present invention...

5/3,K/5 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00982516 \*\*Image available\*\*  
SYSTEM AND METHOD FOR PROVIDING FINANCIAL PLANNING AND ADVICE  
SYSTEME ET PROCEDE DE FOURNITURE DE PLANIFICATION ET DE CONSEIL FINANCIERS  
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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
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RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
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[Detailed Description](#)

**Detailed Description**

... incomes, and/or the like; whereas, market performance may impact investment returns, potential cost of loans, and/or the like.

Stochastic modeling module 111 measures the probability of user 101 reaching...detailed (e.g., specific breakdowns of each liability, such as house payment, car payment, student loans, etc.). Such flexibility of system 100 allows for wide usage of system 100 ...prior to retirement deplete investment assets, server 105 can simulate user 101 taking out a loan and directing future savings to the loan until it is paid off; simulations indicate past or future investment performance; actual ...in the Simulation Cashflow Definition sections.

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APPENDIX B

b) Apply interest to the phantom loan balance: if there previously were insufficient assets to cover expenses, a phantom loan was taken out. Interest is applied to the outstanding loan balance. The interest rate used is the stochastically determined inflation rate + PHANTOM- LOAN -RATE  
c) Process incomes.

1) go through all the income cashflows and sum up the...employer savings is added to the balance of the simulation portfolio.

e) Pay off phantom loan with existing assets: if there is an outstanding phantom loan that was 'taken' out in order to cover asset shortage (insufficient assets to meet expenses...).

...based on the withdrawal order, and use any existing assets to pay off the phantom loan .

Process expenses (includes living expenses, goal expenses, premiums, and liabilities).

1) Go through all the...4) If there are insufficient assets to meet the expenses for the period, a phantom loan is taken out to meet the difference unless the period being processed is on or...period is considered the failure trigger period.

The system 100 will assume that a loan is taken out in the cases where a shortage occurs prior to the failure trigger...bucket and "qualified" assets.

If after-tax income and RMI's exceeds expenses and phantom loan balances and savings (employee portion only), the excess should be added

to "non-qualified" assets...

...when we are not tracking income vs. expenses, excesses are ignored.)

If expenses and phantom loan balances and savings (employee portion only) exceed after-tax income and R@Ms, the ...the end of period asset balances and apply growth to those balances.

#### Calculating Phantom Revolving Loans

In situation #8 above, when the shortage has consumed all non-qualified and qualified assets, a phantom revolving loan balance should be created. It is calculated as the remainder of the shortage, increased...

...interest rate is calculated as the modeledinflationrateplus6.1%.

Thus, the phantom interest rate will change each year. In the next year the loan balance is added to any cash flow shortage or subtracted from any cash flow...

...order previously specified. In such a way, regular savings will in effect pay down phantom loan balances. In years that there is a phantom loan balance, all asset balances will naturally be zero, so asset balance can still be the indicator of success. If at second retirement there is still a phantom loan balance, that particular simulation may be stopped as a failure. Talk to Linda Ostrern for questions on phantom loans .

Calculatinu RMI's

RMDs should be withdrawn from "qualified" assets starting in the period ...the Current.

The cash/fixed/equity mix calculation is the same as for taxable Other investment accounts.

Just substitute " retirement plan account holdings" for "taxable holdings entered under "Other investment accounts" in the formula.

Note that...Annual payment continues as an expense until the end date. We will not Home equity loan recognize a fractional payment in the final year, so include a full annual payment (conservative...all assets entered under retirement accounts plus the current current value balance of any outstanding loans on retirement plans should roll to the owner's "qualified" pool for simulation purposes. See section "Determining rollup...accounts - Annual payment continues as an expense until the end date. We will not outstanding loans recognize a fractional payment in the final year, so include a full annual payment (conservative... portion of their retirement assets would grow at a different rate (loan rate) until the loan is paid off Taxable Other investment The value of all assets (except those

5/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00950311 \*\*Image available\*\*

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR MANAGING AN INVESTMENT TO INCREASE THE AFTER TAX DEATH BENEFIT OF THE INVESTMENT  
SYSTEME, PROCEDE ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER UN INVESTISSEMENT DE MANIERE A ACCROITRE LA PRESTATION DE DECES APRES IMPOT DE L'INVESTISSEMENT

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Detailed Description

Detailed Description

... for managing an investment that provides greater after-tax benefits to  
beneficiaries when appreciated tax- **deferred assets** are used to  
purchase the **investment** than existing investment products.

Another object of the present invention is to provide a system...by, for  
example, electronically transmitting a portion, or all, of the death  
benefits to a **financial account** of the beneficiaries.

In this example embodiment of the present invention, if the beneficiary  
is...

5/3,K/8 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00901350 \*\*Image available\*\*

SYSTEM AND METHOD FOR A FINANCIAL PLANNING COMPETITION

SYSTEME ET PROCEDE DE COMPETITION DE PLANIFICATION FINANCIERE

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
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SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
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Detailed Description

Detailed Description

... 1998 they remodeled their kitchen usin(y \$15,000 of their \$30,000 home  
Equity Line of Credit at Prime. Besides wanting to provide for  
Michaela's college costs, Tony and Marie want...

...of Marie's death, Torry would keep the lease on his Passat, pay off tile  
loan on the

Explorer and sell it."

For the fictitious client profile previously described, the following...

Tony \$21,985 for retirement

40 1 (K) Guaranteed Marie \$42,1 85 for retirement

Investment Trust

401 ( K ) AB Tony \$1 8,000 for retirement

Manufacturing (Common)

Liabilities.

Liability 1 Liability 2 Liability 3 Liability 4 Liability 5

Description Mort(a(re Home Car Loan Credit Card Credit Card

Equity Line

Debtor/ Farmington MN Bank Ford Credit Big Bank Small...

...60 Monthly

Vehicle Tax \$625 Annually

Other (tolls, bus, auto  
lease)

Auto Lease \$375 Monthlv  
Loan Payments.

Mo rhyaae \$776 Monthly

Auto \$415 Nlonthlv

Othei

Home Equity Line \$200 N/lonthlv

Othei- Committed

Expenses.

Alirnonv N/A

Bank chartyes N/A

Charge account / credit card \$425 Monthly  
payments

Child support N/A

Dependent care N/A

Education costs (violin...

5/3,K/9 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00894458

**E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS**  
**PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL**  
**AUX PLACEMENTS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227596 A2 20020404 (WO 0227596)

Application: WO 2001US18184 20010605 (PCT/WO US0118184)

Priority Application: US 2000671365 20000928

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LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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**E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS**

Fulltext Availability:

Detailed Description

Claims

**Detailed Description**

**E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO**  
**INVESTMENTS**

**BACKGROUND OF THE INVENTION**

**Field of Invention**

The present invention relates generally to the field...

...monitoring to ensure it stays in compliance with IRS regulations. Plans that include many services ( loans , hardship withdrawals, automatic IRA rollovers upon distribution, etc.) and that allow a wide selection of....  
...fund companies and insurance companies. In most turnkeys, the host company bundles a few proprietary investments with its in-house 401 ( k ) administration; the result has been inflexible, relatively costly, and investments sparse plans limited in their suitability...

...to change investment or administrative providers.

**SUBSTITUTE SHEET (RULE 26)**

Growing rapidly in popularity within 401 ( k ) plans is an investment option identified variously as a Participant-Directed Brokerage Account, Self-Directed Brokerage Account, Self-Directed Participant Account, etc. These names all refer to a 5 401 ( k ) investment option wherein a plan participant can "I self-direct" the purchases and sales of mutual...

...present invention can accommodate a I participant-directed brokerage account I option such as a 401 ( k ) investment choice, and will

allocate and direct a participant's contributions to the participant I s  
...

...brokerage account as easily and efficiently as the invention directs participant's contributions to individual 401 ( k ) mutual fund accounts. Throughout the specification and claims, ',,participantdirected brokerage accounts" and their equivalents may be added...patent to Atkins (4,953,085) provides for a "System For The Operation Of A Financial Account ". A personal financial management program is disclosed incorporating means of implementing, coordinating, supervising, analyzing, and reporting upon investments in an array of asset accounts and credit facilities within a client account.

30 Through a mathematical programming function, the client specifies his ...plan options (including allocations). Each month the employer tracks adjustments 130, contributions 140 and any loans 150. Software processes manipulate and catalog the input infor-i-nation 160 to produce testing, regulatory...

...selected employee-participant, and would have a unique account number as recognized by both the retirement plan and corresponding investment institution 117 or' 118.' This fimctional relationship is shown as element 119. All other employees...employer, for each month, during the selected year.

YTD Activity 254 - shows total activity (contributions, loans , rollovers, trust transfers) for each employee-participant within each portfolio for the selected employer. Each...the selected employer. Employee Profile 238 - prints a profile report for the selected employee.

Current Loans 239 - prints a roster of current loans for employee-participants of the selected employer.

Current Participants 240 - prints a roster of current...

...fund choice.

Distribution Forms 255 - prints distribution forms for activitivies including Rollovers, Trust Transfers, Liquidations, Loans , and Exchanges.

#### EMPLOYEES

The invention maintains a database of all employees 3.18 for each...

...SUBSTITUTE SHEET (RULE 26)

For each employee, the invention allows set-up and tracking of loans 320 against employee401(K)s. Theinventioncalculatestheamortizedmonthlypaymentbasedon the principal, interest rate, and loan term. The invention allows overriding the computed amortized monthly payment with an employee's "desired" monthly payment. The 5 invention will automatically compute the balance due against the loan as the employee-participant makes monthly payments.

For each employee, the invention allows entering and tracking adjustments 321, 322 including rollovers, trust transfers, exchanges, liquidations, and loans that affect the 10 employee-participant's investment accounts.

Employee Profile 323 - prints a profile...

...number, and colunins for the 20 employee-participant's monthly contribution, employer match (if applicable), loan repayment, and salary. As numbers are entered, the invention will provide validation checking 352 including...

...percentage as defined on the employee's investment allocation screen and store the distributed amounts.

Update loan balances.

Once all processing has been completed the invention allows the user to generate the...Contributions Proof Sheet 441 - shows each employee-participant's yearly contribution amount. I

Employee Monthly Loan Summary 442 - statement for each employee-participant that shows monthly loan payments over the course of the

current year, as well as, inception-to-date totals. I.,

Loans Recap 443 - shows the total loan payments for each month of the selected year for the current employer.

Loan Payments 444 - shows the aggregate loan payment amounts for each employee-participant for the selected month.

Loan Allocation Summary 445 - shows the total investment -amount ( loan payments) for each mutual fund family for the current month. It also shows the mailing...

...of the mutual fund company to which checks should be mailed.

#### SUBSTITUTE SHEET (RULE 26)

Loan Allocation Roster 446 - shows a roster of each employee-participant, his or her investment amount ( loan payments), and his or her account number for each mutual fund portfolio.

5 ADMINISTRATIVE REPORTS...following aspects can be reached from the Employee Pull-Down Menu.

- Allocations (Figure 14) 319
- Loans (Figure 15) 320
- Adjustments (Figure 16) 321
- Pro
- .file (Figure 17) 323
- Sort By First...

...funds account number and investment prefix for quick identification and verification of account information.

Employee Loan : (Figure 15) This feature collects individual 401 (K) loan data then calculates the 401(K) loan according to IRS guidelines. This feature has a provision for indicating whether the loan is for a primary residence, or other needs. Primary residence loans have a 10-year duration; other loans must be repaid in 5 years maximum. Information entered includes loan start date, principle loan amount, fixed interest rate, months loan will be outstanding. The program then calculates amortized monthly payment, total amortized value, total dollar ...

...part of the employer.

This panel also lists rollovers into the plan, and distributions or loans out of the plan, and prints generic mutual fund applications for the employer. Is use...provided in the Employee/Employer Contributions --- Data Out (see item D above).

H) Employee Monthly Loan Summary 442 (Figure 42). Titled 401 (K) Loan Payment Report, this report is provided to participant-borrowers and provides

monthly updates on status of 401(K) loans . Information includes which portfolios the payments are going to (and percentage per portfolio),

y-t-d payment activity, beginning loan balance, interest rate, terms, and remaining loan balance.

I) Loans Recap 443 (Figure 43). Titled After-tax 401 (K) Loan Payment Recap Data Out, this internal report shows user how much in total after-tax money was used to repay loans. This Report is useful in verifying and cross-checking.

J) Loan Payments 444 (Figure 44) Titled Employee After-tax 401 (K) Loan

Payments --- Data Out, this internal report shows user the names of borrowers and their monthly loan repayments that were processed.

SUBSTITUTE SHEET (RULE 26)

K) Loan Allocations Summary 445 (Figure 45). Titled 401 (K) Loans Allocation Summary --- Data Out, this internal report tells user how many checks to write, and their amounts, and the mutual fund investment companies that are to receive the checks for loan repayments. Checks accompany the Loan Allocation Rosters (see item L below).

L) Loan Allocations Roster 446 (Figure 46). Titled 401(K) Loans Allocation Roster -- Data Out, this report is sent to the specific mutual fund investment company...

...pre-forniatte diskette 447 that is sent, along with the printed hard copy of the 401 (K) Allocation Roster, to the mutual fund investment company. This diskette is formatted in a basic ASCII -format and allows the mutual...Fund Application, this form is signed by the Plan Administrator and sent to the appropriate mutual fund investment company with payment and 401 (K) Allocations Roster (see item 14 above). This form contains all the information necessary to open an individual 401 (K) mutual fund account, and specifies the name of the participant, the plan name, the employer's federal...

...efficient transaction input, in or out of the plan for the following types of transactions.

Loan Payments

Rollovers

Trust-to-Trust Transfers

Loan Distributions

Mutual Fund Exchanges

Liquidation

ADP Test Corrections

or, other adjustments

It also allows for...

...two dates and balances the software inserts all contribution and related transaction information (i.e. rollovers, loan withdrawals and payments, share exchanges, corrections, hardship withdrawals, etc.) that occurs within the

SUBSTITUTE...user on an ad hoc basis - User has a quick way of listing participants with loans outstanding, current participants, current eligible, distributions and other disbursements YTD and relevant statistics. The user...

Claim

I We Claim:

1 An e-commerce model for a retirement plan with electronic access to individual investments, said model comprising:  
a computer-based retirement system, retained within computer storage and accessible across...

00891299 \*\*Image available\*\*

**INVESTMENT REFERRAL SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE RECOMMANDATION D'INVESTISSEMENTS**

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Patent and Priority Information (Country, Number, Date):

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Detailed Description

Detailed Description

... ACCREDITED TAX ADVISOR

AAMS ACCREDITED ASSET MANAGEMENT

SPECIALIST

CRPC CHARTERED RETIREMENT PLANNING

COUNSELOR

CRPS CHARTERED RETIREMENT PLAN

SPECIALIST

BCS BOARD CERTIFIED IN SECURITIES

BCE BOARD CERTIFIED IN ESTATE PLANNING

BCI BOARD CERTIFIED IN INSURANCE

BCM BOARD CERTIFIED IN...g., IRA, KEOGH)? (Please select only one response) - Yes - No

8. What percentage of your accounts is charged according to the following fee

structures? (Please be sure that the percentages add to 1...)

5/3, K/11 (Item 10 from file: 349)

00878794 \*\*Image available\*\*

**METHOD AND SYSTEM FOR IMPLEMENTING A COMBINED INVESTMENT**  
**PROCEDE ET SYSTEME PERMETTANT DE METTRE EN OEUVRE UN INVESTISSEMENT COMBINE**

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Patent and Priority Information (Country, Number, Date):  
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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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(EA) AM AZ BY KG KZ MD RU TJ TM  
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Detailed Description  
Claims

Detailed Description

... from a financier, e.g. by pledging the real estate as collateral to support a loan for an additional \$400,000 of capital to purchase the \$ 1,000,000 real estate...

...investment firm could use such financing to borrow against that account, e.g. using a line of credit or term loan, to purchase a luxury item, business asset, etc., e.g. a restaurant franchise selling for...the term "independent investor" may include one or more individuals, corporations or other legal entities, mutual or similar funds, pension plans /fuiids, insurance companies, - 6 institutional investors, etc. Accordingly, controlling includes having or receiving ("receiving") control...

...lender's normal underwriting policies. The financing may take any suitable form, e.g. a line of credit, a self-liquidating loan, a fixed rate loan, a variable rate loan, an interestonly loan, a term or balloon loan, or any combination of one or more thereof.

Advantageously, such financing allows for the acquisition...as shown at step 28. In the example of Figure 2, the financing includes a line of credit. In a preferred embodiment, the financing is provided by an investment firm, namely the investment...

...to ensure that any decreases in value of the equities portfolio do not affect prescribed loan collateralization parameters.

The financing, e.g. line of credit, is then used to acquire a second investment, as shown at step 30. In the...on the incorneproducing assets resulting from the financing therefor, e.g. by paying down the line of credit used to purchase the real estate. Alternatively, at least a portion of the income may...Consider a real estate investment of \$ 10,000,000 purchased using a \$5,000,000 loan collateralized by a \$250,000,000 securities portfolio and \$5,000,000 - 13 collateralized by ...of increasing fixed or self amortizing mortgage debt, fixed interest only, or variable interest only loans, either short or long term maturity. Similarly, market or other conditions may be monitored and...

Claim

... method of claim 1, wherein said financing is selected from the group consisting of a line of credit, a self-liquidating loan, a fixed rate loan, a variable rate loan, an interestonly loan, a term loan, a balloon loan, and any combination of one or more thereof.

13 The method of claim 1, wherein...

5/3, K/12 (Item 11 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00846415 \*\*Image available\*\*

A SYSTEM FOR RELATING INVESTMENT ACCOUNT INFORMATION TO AN INVESTMENT OBJECTIVE  
SYSTEME POUR METTRE EN RELATION DES INFORMATIONS DE COMPTE DE PLACEMENT ET UN OBJECTIF DE PLACEMENT

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Patent and Priority Information (Country, Number, Date):

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
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(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

Detailed Description

... reevaluates their progress. Through a form of artificial intelligence, the invention brings the same sophisticated investment analysis techniques used by large pension plans and money managers to the individual investor, allowing him to interpret account statement information from...

...can change variables such as retirement age, an amount to be left to beneficiaries, specific loan repayment information, expected salary of final job position, and information about other investments.

One embodiment...income at retirement

Cash flows for IRAs and other outside investments

Repayments of outstanding plan loans

5 The plan sponsor or his financial consultant choose the default assumptions.

The inflation estimate...

...portfolio, the number of pay periods each year, each year's corresponding deferral in and loan repayment or match contributions respectively, and 1 the previous year's ending value as the...

...return for participants.

o The values in column GA (GA1 3 in this case) are loan repayments for each year.

30 An example of a FV Match calculation in a spreadsheet...interpolated as the interest rate, number of pay-periods , payments from the Deferrals , Match and Loan Payments columns and the value of the previous period

is the present value. The total...FV(Increase-ROR/Pay  
yperioids,Pay  
yperioids,-(BA13+GA13)/Pay  
yperioids,-BB12)

28 Where outstanding loan payments (column GA) are added to the Max  
Contrib in this formula because they are...the values in CG are the 1 9  
previous year's ending value and the loan repayments are in column  
(GA). These are added to the calculations because they are temporary...

...the payments and the values in CL are the previous year's ending value.  
The loan repayments are in column (GA). These are added to the  
calculations because they are temporary...number of pay periods divided  
by the report frequency, payment per period , beginning balance less  
loan withdrawals, and ending balance . This gives the average rate  
earned on each deposit during the...

...the Report FTequency. P(inverted exclamation mark)vot!B10 is the cell.  
that contains the loan withdrawal amount.

The Rolling Annual Retums column calculates the return for any number of  
periods...

...Investments tables function exactly the same as outlined for the  
Retirement Income From. Plan.

The Loan Repayment Table, calculates the plan loan repayments to be  
made  
each year. The table calculates repayments for up to four consecutive  
outstanding plan loans , It is important to account for repayment of  
plan loans because these additional payments contribute to the growth  
of the account and its value at...

..made in each  
30  
year- If the participant has not entered the actual number of loan  
payments left , the default value for the; number of outstanding loan  
payments is entered.

The first test is whether the number of payments is greater than...

...year and is entered in year 1.

The "Arnounf'column calculates the total amount of loan payments for  
each year. It uses the loan payment entered by the participant or  
calculates it from data provided by the administrator. An...the  
participant has not entered a value in J202, the lookup function selects  
the last loan payment from. loan payment 5 data in the Historical  
Cash Flow Data, which is divided by the number...

..6 in the period (number of annual pay periods divided by the report  
period). The loan 7 payment is multiplied by the number of outstanding  
payments,, which can be the value...

...or the default number of payments from the Plan Data.

9 The payments for all loans 1 through 4 are totaled for each. These  
values are added to deferral amounts each...expected 1 return, guaranteed  
or stable value account rate, contribution for non-participants, number  
of loan payments, reduction in expected return during retirement,  
investment provider name, customer service phone number and...

...income from employment. In addition to these changes in default  
settings, information about outstanding plan loans and outside  
investments can 1 3 be entered for consideration, but not analysis. This  
contains loan payment and number 1 4 of payments to pay for up to four  
loans and balance, expected return, deposit per 1 5 period, number of  
deposits per year, whether...

...includes net employee contributions, employee 1 9 ending balance, net employer contributions, employer ending balance, loan withdrawals, loan payments, and beginning balance.

2 1 Asset Allocation Data 504 reflects the way both new...

5/3,K/13 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00844337 \*\*Image available\*\*

SYSTEM AND METHODS FOR GROUP RETIREMENT PLAN ADMINISTRATION

SYSTEME ET PROCEDES POUR ADMINISTRER UN PLAN DE RETRAITE DE GROUPE

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Patent and Priority Information (Country, Number, Date):

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Detailed Description

Detailed Description

... contributions made to 0 retirement plans of the plan participants associated with the plan sponsor, loan payments made to a retirement account by participants associated with the plan sponsor, compliance information...between the plan sponsor and the plan provider. These options include following a send contributions/ loan payments link 64, following an import contributions/ loan payments link 66, following a member options link 0 68, following a compliance link 70...

...link 74.

1 1

When the plan sponsor chooses to navigate to the send contributions/ loan payments option, the plan sponsor is presented with the send contributions/ loan payments web page of Figure 6. In Figure 6, the send contributions/ loan payments page 78 is the first web page in a series of web pages that permit the plan sponsor to electronically send contributions and loan payments to the plan provider. In web page 78,

the plan sponsor specifies  
a pay...

...ending date 80, and whether the information to be exchanged includes contributions 82 and/or loan payments 84. The plan sponsor may also set the types of contributions that will be...

...move these types of contribution to the list box 88 containing the types of contributions/ loan payments to send. One or more contribution types may be removed from the list box...

...7.

Figure 7 displays another web page 96 associated with the plan sponsor sending contributions/ loan payments to the plan provider. Information 2 5 provided includes pay period 98, plan year...

...associated with each tab.

These tabs include information such as contributions 104, inactive members

106, loans 108, negative contributions (not shown), and forfeitures (not 3 0 shown).

12

The contributions tab...

...the names of employees who may be making contributions. A matching column 114 and a loans column 116, are used to display the matching contributions for an employee made by...shown, each tab contains other information that a plan sponsor would use in sending contributions, loan payments, and related information. For example, loan tab 108 can display the amount of loan payments and additional principal only payments for 2 5 participants who have borrowed from their...

...period, information concerning the amounts of contributions 138, employer matching contributions 140, elective deferrals 142, loan payments 144, and negative contributions 146 are displayed. This provides a plan sponsor the opportunity...

...review the contribution information before making an electronic funds transfer that sends the contributions and loan payments from a bank account associated with the plan sponsor to a bank account associated...

...contemplates that the plan sponsor may have multiple bank accounts from which the contributions or loan payments may be transferred.

0 The present invention permits the plan sponsor to divide a...

...invention also contemplates that instead of requiring the plan sponsor to enter the contribution and loan payment amounts manually into the information exchange web site, the plan sponsor may also import ...

...a plan sponsor to simply import a pre-existing file containing contribution and 2 5 loan payment information. This simplifies the information exchange process for the plan sponsor as this information... recent submissions made to the information exchange web site. Examples of

activities include contributions and loan payments, adding additional participants, signing up for electronic funds transfer and other activities associated with...of each type of investment, the percent of the total value of a

20 retirement plan invested in a particular investment, the value of units or shares associated with a particular investment where applicable and the ...not related to the amount of the percentage originally allocated to a particular type of investment. In this situation, a group retirement plan participant may desire to rebalance money in their account to change the percentage of the...

5/3, K/14 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00841900 \*\*Image available\*\*

**FINANCIAL PRODUCT ADMINISTRATION SYSTEM AND METHODS  
SYSTEMES ET PROCEDES DE GESTION DE PRODUITS FINANCIERS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200175557 A2 20011011 (WO 0175557)

Application: WO 2001US9632 20010326 (PCT/WO US0109632)

Priority Application: US 2000538693 20000330

Designated States: AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14308

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... choose to purchase from a single source a life insurance contract; an annuity contract, and mutual funds under a defined contribution retirement plan. As such, the client can transcend individual financial products. However, prior art financial product administration ...also provided on the bill list window 228.

The account number field 254 displays a **credit balance account number** assigned. The credit balance available field 256 displays the available credit 1 0 balance...present invention is that the core elements of the system remain the same throughout different **financial product lines**. That is, the same core software application 14 is used to administer multiple products, including...

Claim

... more financial products

include one or more of the set comprising life insurance, pensions, annuities, **retirement plans**, **investment funds**, **mutual funds**, and retirement accounts.

f

31 The method of claim 30 wherein the **retirement plan** comprises...

...all product lines, then select the feature.

39 The method of claim 38 wherein the **financial product lines** include a pension product line, the set of user environments comprises different countries, and the...

...customization of the system in the countries.

41 The method of claim 38 wherein the **financial product lines** include a life insurance product line, the set of user environments comprises different countries, and...

...customization of the system in the countries.

37

. The method of claim 38 wherein the **financial product lines** include an annuity product line, the set of user environments comprises different countries, and the...

...lines, then select the feature. 2 0 46. The method of claim 45 wherein the **financial product lines** include a pension product line, the set of user environments comprises different countries, and the...

...of the system in the countries.

3 8

. The method of claim 45 wherein the **financial product lines** include a life insurance product line, the set of user environments comprises different countries, and...

...customization of the system in the countries.

50 The method of claim 45 wherein the **financial product lines** include an annuity product line, the set of user environments comprises different countries, and the...customization of the system in the countries.

52 The method of claim 45 wherein the **financial product lines** include a pension product line, a life insurance product line, and an annuity product line...

...lines, then select the feature. 1 0 54. The method of claim 53 wherein the **financial product lines** include a pension product line, the set of user environments comprises different countries, and the...

...customization of the system in the countries.

56 The method of claim 53 wherein the **financial product lines** include a life insurance product line, the set of user environments comprises different 2 5...

...customization of the system in the countries.

58 The method of claim 53 wherein the **financial product lines** include an annuity product line, the set of user environments comprises different countries, and the...

...custoinization of the system in the countries.

60 The method of claim 53 wherein the **financial product lines** include a pension product line, a life insurance product line, and an annuity product line...

5/3,K/15 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00840962

**SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS**

**SYSTEME ET PROCEDES D'ELABORATION DE REGIMES DE RETRAITE COLLECTIFS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200173658 A2 20011004 (WO 0173658)

Application: WO 2001US9672 20010327 (PCT/WO US0109672)

Priority Application: US 2000192833 20000329

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6736

Fulltext Availability:  
Detailed Description  
Claims

Detailed Description  
... hire.

Employers may also customize a plan with particular rules for vesting, employer matching contributions, investment options, loans, etc. Successful retirement plans are the result of good plan design; the plan rules should reflect the business objectives...to participant eligibility, participant contribution amounts, profit sharing contributions, vesting of plan sponsor contributions, and loans and withdrawals offered under the retirement plan can be customized for a particular plan sponsor...000 hours and age 21" with respect to employee or participant eligibility.

As for whether loans are offered under the plan, this is dictated by the prospect's answer to the loan question (#3) above. The system could easily be modified to also ask the prospect whether...

Claim

... The method of claim 1 wherein at least one of the plan rules relates to loans offered under the retirement plan.

14 The method of claim 1 wherein the plan rules relate to participant eligibility, plan sponsor contribution amounts, vesting of plan sponsor contributions, and loans offered under the retirement plan.

15 The method of claim 1 further comprising the step...The method of claim 29 wherein at least one of the plan rules relates to loans or withdrawals offered under the retirement plan.

43 The method of claim 29 wherein if...

5/3,K/16 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00826128 \*\*Image available\*\*  
PERSONAL FINANCIAL MANAGEMENT SYSTEM, METHOD AND PROGRAM USING A GRAPHICAL OBJECT-ORIENTED PROGRAMMING METHODOLOGY  
SYSTEME, PROCEDE ET PROGRAMME PERSONNELS DE GESTION FINANCIERE METTANT EN OEUVRE UNE METHODOLOGIE GRAPHIQUE DE PROGRAMMATION ORIENTEE OBJET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159670 A1 20010816 (WO 0159670)

Application: WO 2001US4278 20010209 (PCT/WO US0104278)

Priority Application: US 2000502986 20000211

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8084

Fulltext Availability:

Detailed Description

Claims

English Abstract

...financial transaction data is disclosed. Each object represents a single financial entity such as accounts, loans, assets or expenses, or a financial activity such as account transfers, deposits or withdrawals.

A...

...12) enables the user to create objects and place the objects on a graphical time line simulating financial activity from all selected objects over a time period. The graphical user interface further allows

...

Detailed Description

... customized mathematical and logical equations. Each object models a single financial entity (such as accounts, loans, assets) or financial activity (such as account-to-account transfers, deposits and 1 5 withdrawals...

...selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects. The personal financial management software program may further comprise system interface objects...associate with the account object My Checking. These objects include Clothing category 173, My Auto loan accounts 174, House #1 mortgage account 175, Trip category 176, Furniture category 177, 401 K account 178, and My Mutual Fund A account 179. This view 172 may be accessed by clicking the PLANNING ANALYSIS-OBJECT...

Claim

... claim 2,  
wherein the account class comprises objects selected from the group consisting of bank account objects, credit account objects, investment account objects, loan account objects, and mortgage account objects.

4 A personal financial management software program according to...

...selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects. 1 5 9. A personal financial management software program according to claim...

5/3,K/17 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00820420 \*\*Image available\*\*

RETIREMENT EVALUATION AND RECOMMENDATION SYSTEM

SYSTEME D'EVALUATION DE RETRAITE ET DE RECOMMANDATION RELATIVE A LA RETRAITE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200153975 A1 20010726 (WO 0153975)

Application: WO 2001US1829 20010119 (PCT/WO US0101829)

Priority Application: US 2000177318 20000121; US 2000716051 20001117; US 2000746137 20001221

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19758

Fulltext Availability:

Detailed Description

English Abstract

...user. The system obtains the user's information regarding the user's biographical information, current investments (16) and retirement plan, calculates potential plans for the user to achieve the desired and acceptable retirement income goals...

Detailed Description

... goals, tests the user's short-term risk tolerance with realistic loss, scenarios, recommends specific 401 (k) investments that balance with the user's other retirement assets, and provides the user with a...s information, tests the user's shortterm risk tolerance with realistic loss scenarios, recommends specific 401 (k) investments that balance with the user's other retirement assets, and provides the user with a...acceptable retirement income goals or range 14; (ii) obtains information regarding the user's current investments and retirement plan 16 (including 401 (k) plan); (iii) calculates potential investment plans for the. user and enables the user to select a retirement investment plan 18...the organization's users from the organization. The system implementer will add the organization's 401 (k) or other retirement investment options to the system's database. This enables the system to make specific recommendations based...k) plan that is invested in company stock; (g) if the user has an existing loan against the user's existing 401 (k) plan, and if so, the payment period and the date the loan will be paid off; (h) whether the user plans to take a future loan on the user's 401 (k) assets, and if so, the amount of the loan, the date the user will begin to pay the loan off, and the number of years the user will need to pay the loan off; and (i) whether the user will receive a pension from user's current employer...ranges and the changes 95 that the user must make in his or her current retirement plans or investment strategy to obtain these retirement income goals 91. The first tool 18D thus asks the...

...contribution, years of working part-time during retirement, the estate amount, the future 401(k) loan amount and the loan start years and loan length. By changing these factors, the user can see in

the graph 97 how the...the resulting portfolio is as accurate as possible.

The retirement system selects a set of mutual funds in the user's organization 401 ( k ) plan that presents the best chance for achieving the

18

user's retirement income ...biographical information as indicated by block 1014; (ii) obtains information regarding the user's current investments and retirement plan (including 401 ( k ) plan) as indicated by block 1016; (iii) calculates potential investment or retirement plans for the user and enables the user to select a retirement investment plan as indicated...ranges and the changes 1095A that the user must make in his or her current retirement plans or investment strategy to obtain these retirement income goals 1091A. The modified first tool 1018D thus asks...or partner (if applicable) are derived from projected salaries, employee and employer contribution rates, and loans . The cash flows for all other pools are the constant annual amounts specified by the...company stock, the asset mix is 1 00% Company Stock.

#### Calculating 401 (k) Contributions and Loans

Both the user and the spouse or the partner (if applicable) can have a 401(k) with employee contributions, employer matches, and loans . The user's employer contributions can either be part of the main asset pool which...with the 401 (k) plan in year t

In years in which there are no loans , for the user's 401(k) when employer matches are not in company stock the...

...company stock.

C 401k W = Se W

C2 W = Sm W

#### Accounting for an Existing Loan

The system uses the following.

A = amount of payment in time 0 dollars

7r = inflation rate

v = date loan is fully paid-off

For an existing loan , the system assumes that contributions continue during

the repayment period. The payments are level in...

...up formula requires real cash flows. Hence, A must be inflation adjusted.

Until the existing loan is paid off, for the user's 401 (k) when employer matches are not in...

...s or partner's 401 (k) account if the spouse or partner has an existing loan , the values Of Se(t), Sm(t), & and v being for the spouse or partner...7c)

t@ 0 < t < v

C2 W = Sm W

#### 1 0 Accounting for a Future Loan

The system uses the following.

L = amount of loan

y = nominal interest rate of loan

s = date that loan is taken

A amount of payment in time s dollars

v date that loan is paid off

The system assumes that the loan will be fully paid-off in v-s years or at retirement (v = retirement age), whichever comes first. The loan is paid off as a nominal annuity so that.

A yL  
+ Y) - (V-S)

There are no regular contributions when the loan is taken and during the repayment period. The payments are level in nominal terms. However... an extra contribution to Pool #1 'not subject to the Smax(t) limit) to the mutual funds balance of the 401 ( k ).

C/1 + C after  
401k W = C401k W 401k (t) + divested(t)  
C3 W = 0...

5/3,K/20 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00800759

**FINANCIAL PORTFOLIO RISK MANAGEMENT**  
**GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133402 A2 20010510 (WO 0133402)

Application: WO 2000US30423 20001101 (PCT/WO US0030423)

Priority Application: US 99431390 19991101; US 2000520580 20000525

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 15078

Fulltext Availability:

Detailed Description

Detailed Description

... OF THE INVENTION

In today's economic environment, increasing number of individuals are supplementing their retirement plans with personal investment portfolios. Rather than investing in mutual funds, everyday greater numbers of individuals are opting for...present invention, the coaching engine 174 can recommend that the user include deposit products and loan products in their financial plan. For example, the coaching engine 174 can recommend that the...

...can also direct the user to the need for financial products such as, home improvement, line of credit, or credit card products. Coaching engine 174 can also have access to product information from...

5/3,K/22 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00772920 \*\*Image available\*\*

ON-LINE SAVINGS MODEL

MODELE D'EPARGNE EN LIGNE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106427 A1 20010125 (WO 0106427)

Application: WO 2000US16119 20000612 (PCT/WO US0016119)

Priority Application: US 99356963 19990719; US 99465343 19991216

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... retirement, only about one-third of the households in the United States own a stock, bond, or mutual fund outside of a 401 (k) that one or more members of the household may participate in through their employer. Though...

...and have meaningful financial goals to focus on, the lack of efficient savings alternatives in securities (outside their employer based 401 (k)) is the primary factor for these individuals not achieving long-term financial security.

Many of...and a credit card merchant wherein purchases by the member 10 on his or her credit card account with such credit 25 card merchant generate a rebate sum corresponding to a prescribed...account 12 essentially mirror the model of the DiscoverO card wherein the card holder's credit card account is credited based on prescribed percentages of purchases made by the card holder in a given time ...onto the institution web-site each day to get the current status of the investment account 12, financial planning, budget and investment education, with such available data also including motivational tips, spotlight discount...may be electronically linked to another account 120 of the member 10 such as a credit card account or a life insurance account. In this respect, the "microinvestments" electronically transferred into the investment...

5/3, K/23 (Item 22 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00760515 \*\*Image available\*\*

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073933 A2 20001207 (WO 0073933)

Application: WO 2000US14728 20000526 (PCT/WO US0014728)

Priority Application: US 99136400 19990527

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP).

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25685

Fulltext Availability:

Detailed Description

Claims

Detailed Description

OF THE INVENTION

This invention relates to a system and process for a personal integrated financial management account that enables a client to utilize an asset, such as the equity in their home to obtain a loan used to purchase indexed funds or mutual funds for appreciation.

The present invention also relates to the integrated financial management account providing additional account features such as insurance, or financial derivatives used to insure against the loss of loan principal and/or appreciation in the funds due to subsequent market declines. The account also...

...or the brokerage house to be borrowed and used for other purposes, including reinvesting the loan proceeds in the account. Because neither the mutual fund company nor the brokerage firm is in the business of making margin loans on a wide scale, the loans are relatively expensive, and under current income tax laws the interest is not always tax...

...authority, commercial and savings banks have not been in the primary business of making margin loans against securities. And, while most banks or bank holding company's have the legal authority...

...major business for banks has been the offering of secured mortgages, known as home equity lines of credit or home equity loans. Interest on these loans is tax deductible against other income for loans totaling up to \$100,000 per couple on primary and/or secondary homes (up to their fair market value). These loans have proliferated and are offered widely through television and other advertising. Some of these loans, combined with the first mortgage result in for a loan to value ratio of 100 % or even 125 % of the fair market value of the house that

is mortgaged.

The bank to which a customer applies for a home equity loan considers or evaluates the use of the loans proceeds in making its underwriting decision. For example, home remodeling, which is assumed to increase... payments is favored. In credit card debt consolidation, the interest paid on the home equity loan is tax deductible within the limitations above, whereas interest on credit card debt is not. This use of loan funds is considered as making the borrower more creditworthy since a higher proportion of monthly...

...cash flow remaining for the same or less pretax dollars of interest payments.

Home equity loans are often advertised or marketed to homeowners with high credit card debt and the use of the proceeds from the loan is specified for this purpose. The process of applying for a home equity loan through a bank is complex, time consuming, and must be completed prior to the time the bank can find the loan. Today home equity loans are offered by banks through their branch offices, by mail, over the telephone, and some banks solicit and accept applications over the Internet. However, all home equity loan applications eventually entail paper delays, consumer inconvenience, normal banking intimidation and a detailed inquiry as to the purpose of the loan. In short, today's home equity loan process is not automated, is not simple, is intimidating and the applicant receives no value...

...benefit until the entire process is completed.

Currently the process of obtaining a home equity loan is standardized, with the borrower having little say over the duration, terms, or interest payment process. For example, banks cannot permit interest on the loan to be accrued, and still have the loan classified as a performing loan on review and examination by the banking regulators.

Hence the customer or borrowers choices are...

...of the customer or the bank, which result in a delay in the customer's loan application processing and the loan underwriting process. Should errors occur, manual intervention and investigation is necessary, further delaying the processing of the loan application. Moreover, the consumer must wait until all of the required steps are completed before the loan is funded and disbursed, which is the first time there is any tangible benefit to...

...can be several days, but is typically weeks.

Most banks offer relatively standardized home equity loan products with the customer having limited opportunity to customize the duration, terms, or interest rate components of the loan offered by the bank. Typically, the only three important terms will be whether the rate is fixed or floating, the duration of the home equity loan, and the interest-only period before principal amortization payments start. While the consumer may request...

...of these features, the bank ultimately determines the terms and conditions of the home equity loan it is prepared to make, and most consumers have little choice or influence over the terms or method of payments for their home equity loan. For most homeowners, their house is their largest single investment. Therefore their home equity is...

...single integrated financial services product or account that exists that provides for a home equity loan and an ability to customize the account so that the customer can pre-select or...

...One of the objectives of one aspect of the invention is a computer implemented integrated financial management account having an investment component linked to a loan component so that contemporaneous with setting up the integrated financial management account the client can be credited with an investment asset in the investment component of the integrated financial account. Another objective of one aspect of the invention is to provide the loan component as a mortgage loan including a second equity mortgage loan.

Another aspect of the invention provides a computer implemented method of providing a client with an integrated financial management account that includes receiving an application for an integrated financial management account from the client, and setting up the integrated financial account to have a loan component, an investment component, and an insurance component. Thereafter, the client is qualified for a loan in the loan component of the integrated financial management account, and the proceeds of the loan component are disbursed into the investment component for the purchase of investment assets.

Another aspect of the invention is to provide the integrated financial management account with triple protection for the loan disbursed into the loan component of the integrated financial management account. A collateral asset is pledged to secure the loan, the investment assets are assigned (or have a lien placed on them) to cover the loan, and a financial contract (such as a guarantee or insurance coverage) is provided to further cover either the full loan amount or cover a residual amount of the loan after the collateral asset and the investment assets have been liquidated to pay back the loan.

An objective of another aspect of the invention is to notify a client of the integrated financial management account whenever either the loan component or the investment component achieves a configurable benchmark.

An objective of another aspect of...

...mark to market, in real time or near real time, the investment component and the loan component of the integrated financial management account.

An objective of another aspect of the invention is to receive the application for the integrated financial management account through the internet or other electronic network.

An objective of another aspect of the invention...

...objective of another aspect of the invention is to provide a client with a margin loan on an increase in value of the investment asset so that the proceeds of the margin loan can be invested in the investment component of the integrated financial management account.

An objective of another aspect of the invention is to periodically assess the value of the property pledged for the mortgage loan and calculate and provide an additional loan as a percentage of any increase in value of the property.

An objective of another...

...are achieved by providing a computer implemented method of providing a client with an integrated financial management account including an investment component linked to a loan component, the method including the steps of.

receiving an application for the integrated financial management account from the client; setting up an integrated financial management account shell with the investment component and the loan component; contemporaneous with the setting up of the integrated financial

management account, crediting the client with an investment asset in the investment component of the integrated financial management account; qualifying the client for a loan in the loan component of the integrated financial management account; and after successful loan qualification, disbursing the proceeds of the loan component into the investment component, or after unsuccessful qualification, removing the investment asset in the...

...component.

Also provided is a method in which the client is notified whenever either the loan component or the investment component achieves a client configurable benchmark.

Also provided is a method in which the values of the investment component and the loan component are marked to market in real time or near real time.

Also provided is a method in which the application for the integrated financial management account is received over the internet or other electronic network.

Also provided is a method in...

...an increase in value of the investment asset is tracked so that an additional margin loan is provided against an increase in value of the investment asset and the proceeds of the margin loan are invested back through the investment component of the integrated financial management account.

Also provided is a method in which the value of the property pledged is periodically assessed, an additional loan is calculated and provided as a percentage of the increase in value of the property, and the proceeds of the additional loan is disbursed into the investment component of the integrated financial management account.

In a general aspect, the present invention provides an improved system for remotely opening a...

...to enable them to seamlessly utilize the equity in their house for a homeowner's loan that funds the purchase of an investment asset, e.g. a mutual fund in the...

...certain choices, chosen from a number of options, such as the terms of the homeowners loan, insurance options, benchmarks, and one or more means notification when a benchmark has been met or exceeded. All of the functions and activities currently being performed separate loan, investment, insurance, and retirement planning transactions can be done in this one account. Adding the investment fund to the account credit enhances the home equity loan account to make it a performing loan for regulatory purposes, which permits the offering of features (including customization by the account owner...individual customer will pick from the product component menus to select the investment, home equity loan, margin loan, insurance, retirement planning and performance benchmarks and methods of notification to select the mix of ...

...the present invention provides a computer implemented method of providing a client with an integrated financial management account, comprising: receiving application data for an integrated financial management account; setting up the integrated financial account with a loan component data, an investment component data, and an insurance component, all associated with an account file; qualifying the client for a loan in the loan component of the integrated financial management account and associating the qualification information with the account file; disbursing the proceeds of the loan component into

the investment component by recording a proceed value in the investment component data associated with the account file; and purchasing investment assets using the proceeds of the loan component and associating purchased investment assets to the investment component data associated with the account...

...data, and establishing the classes of investment assets to be purchased, the customized home equity loan, the credit history, the preliminary title situation, the life, accidental death and dismemberment component, the...

...notifying the customer. In addition, the customer may choose an option to automatically increase the loan component (and investment component) as the house appreciates in value, margin the account when the...  
...a network.

Figure 2 is a block diagram showing the major parts of the Integrated Financial Management Account accessing system according to the present invention.

Figure 3 is a flow diagram showing a preferred embodiment of the initial interaction with the Integrated Financial Management Account according to the present invention.

Figures 3A-3B are flow diagrams showing the preferred embodiment of the processes of the information component of the Integrated Financial Management Account according to the present invention.

Figures 4A-4E are flow diagrams showing the preferred embodiment of the processes of the financial projection component of the Integrated Financial Management Account according to the present invention.

Figures 5A-5I are flow diagrams illustrating the preferred embodiment of the account opening component of the of the Integrated Financial Management Account according to the present invention.

Figures 6A-6B are flow diagrams illustrating the processing for loan approval of the loan component of the Integrated Financial Management Account .

Figures 7A-7B are flow diagrams illustrating the booking of the loan component of the Integrated Financial Management Account .

Figures 8 and 9 are flow diagrams illustrating the processing steps for an existing client's interaction with the Integrated Financial Management Account .

Figures 10, 10A, and 11 are flow diagrams illustrating the processing steps for terminating the Integrated Financial Management Account .

Figure 12 is a flow diagram illustrating the renewal/termination steps when the Integrated Financial Management Account is provided with automatic insurance coverage for a fixed period.

#### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT(S)

The present invention recognizes that there is a need for a fully integrated financial management account that enables homeowners (or owners of other collateral assets that can be pledged) to open a single account with qualified investment assets and a home equity loan in the same account so that a customer can customize the account's asset and...

...recognized a need for an account that has the option of automatically having a margin loan in the account to purchase additional investment assets for the account. The inventors have also recognized a need to have a financial services account that permits the borrower to customize the home equity borrowing to permit the borrower to accrue interest or borrow from the account the interest to be paid on the loan while

meeting current banking supervision criteria for a performing loan underwritten and held by the lender. The inventors have also recognized a need for this...present invention provides a computer implemented method of providing a client with a single integrated financial management account which has an investment component linked to a loan component. The present invention contemplates that the single integrated financial management account is opened based on one set of account opening documentation or information presented by a...

...a single set of documents presented by a client is sufficient for opening the integrated financial management account having both an investment component and a loan component.

Alternatively, the present invention contemplates that the account can be opened using information that can be presented in one interactive session so that both the loan component and the investment component of the integrated financial management account are set up based on a single interaction with the client.

A further aspect of the invention provides that on receiving an application for the integrated financial management account, an integrated financial account shell is set up.

Contemporaneous with the process of setting up the integrated financial management account, an investment asset is credited to the investment component so that the client can benefit...

...any appreciation of the investment asset right from the time of applying for the integrated financial management account.

Thereafter, the client is qualified for a secured loan in the loan component of the account and on successful qualification, the proceeds of the loan are disbursed to the investment component so that the investment assets are owned by the client. If the loan qualification is unsuccessful, the investment assets are removed from the integrated financial management account which may then be closed.

It should also be understood that the processes described herein...

...part 110; and (iii) the different major components 121-124 of the Integrated Financial Management Account ("IFMA") of the present invention.

The client access part 100 provides the computer hardware, software... components of an IFMA account.

One important component of the IFMA account is the secured loan component 121 which provides a secured loan to the client, such as a home equity loan or a securities margin loan or a loan based on any combination of acceptable securities.

Another component of the IFMA account components 120...

...bond index funds, which are funded for the account with the proceeds of the secured loan for which the client is approved. The investment assets would typically be selected from an...

...broadly to cover all levels of mortgage providers (1st, 2", 3r, , etc.) and to cover loan providers, generally, that are not associated with a mortgage.

In one embodiment, the insurance component 123 may provide that the insurance for repaying the loan is procured by or on behalf of the IFMA account provider without any insurance choice...

...insurance may be recovered by the IFMA provider through higher interest rates charged for the loans or by charging special fees, or by other such means. In some U.S. states...

...in one embodiment of the invention, the provider of the IFMA account self insures any loan granted in the loan component of the IFMA account.

The insurance component 123 could also include portfolio insurance that

...the market value of the investment assets declines to less than the amount of the loan principal outstanding at the time, for example, when the IFMA account is closed. That is...

...123 provides, in one embodiment, a residual value insurance to cover any shortfall in the loan balance outstanding (in the loan component of the IFMA) after liquidation of the investment assets in the investment component of the IFMA and/or the security or other collateral pledged to secure the loan in the loan component of the IFMA. In the context of the present invention, the term "portfolio insurance..."

...or derivatives ("insurance equivalents") that guarantee the repayment, in whole or in part, of the loan provided in the loan component of the IFMA. Therefore, the present invention contemplates the use of other financial contracts...

...to insure the IFMA account provider of the full or partial repayment of the outstanding loan balance in the loan component of the IFMA. Some examples of other such financial contracts include, for example, a...

...IFMA account provider from any defaults in the repayment of the outstanding balance in the loan component of the IFMA.

Some of the other insurance equivalent products that might be provided insurance, asset fund/mutual fund maintenance value insurance, loan principal payoff insurance. Another insurance option that might be provided with the IFMA might include a "gains on the portfolio" insurance equal to, for example, a principal value of the loan. Therefore, if any additional loans are granted based on an appreciation of the portfolio or investment assets in the investment component of IFMA account, then the additional loan amount can also be insured so that, for example, the originally pledged security, such as...

...access session to the IFMA system.

Steps 349-353 display information relevant to the secured loan component of the IFMA account. Referring more specifically to steps 349-353, the client receives information relating to the loan component, for example, information about the terms and conditions of each type of the home equity loans available, their terms, amortization options, conditions, ...value of the investment funds in the account. The information and selections used in the loan module can be displayed or printed out at the clients choice. The home equity loan terms selected can also be selected and saved for use in the Financial Projections Module...

...for one year will be explained and illustrated for the amount of the home equity loan that the customer is contemplating. Second, the option to purchase additional life, accidental death and dismemberment insurance for the amount of the loan in the account will be demonstrated. Third, the option and cost of purchasing portfolio insurance...

...of the asset component of the IFMA account up to the outstanding balance of the loan, including interest, will be displayed, explained and demonstrated for various loan balances.

As discussed earlier herein, the insurance component of the IFMA also contemplates the use...

...other financial contracts and derivatives that guarantee or reduce the risk of repayment of the loan in the loan component of the IFMA. Furthermore, these risk reduction options can relate to the entire balance outstanding on the loan component or may relate to a residual value of the loan component after the investment assets have been liquidated together with any collateral pledged to secure the loan. Therefore, in an alternate embodiment of the present invention, the various options and projections relating to these financial contracts that reduce the risk of the loan component may also be displayed.

Steps 359-363 display information relevant to an account management... mix, and within prescribed terms modify the terms of the home equity (or other secured) loan, including, for example, changing the interest rate, amortization schedule, method of payment and adjusting the interest rate on the loan to offset other administrative management fees to increase the proportion of the customers cash payments...

...the Financial Projections Model 336.

Steps 363-367 display information relevant to the automatic margin loan component of the IFMA account. Steps 368-370 (shown in Figure 3B) display information relevant to automatic increase of the home equity line (other loan secured by other qualified assets) and the corresponding increase in the investment component based on the additional loan granted based on the increase of the home equity value.

Referring more specifically to steps...

...the information about the terms and conditions of the IFMA accounts' automatic home value increase loan or margin loan components. Under this option, the client may learn how they can automatically agree to increase their loan and investment as the house or security increases in value, and also incur a margin loan for qualified investment fund securities in the IFMA account that are above a qualified level in addition to the increase in home equity loan based on an increase in the value of the home. Under this option, the IFMA account may automatically increase the home equity or margin loan amount and purchase additional investment funds specified in the customers current asset allocation mix with the proceeds of the increased loans. These options may be illustrated with examples of additional home equity loan or margin loan dollar amounts invested in investment funds and the excess assets borrowed on margin, and the...

...options selectable by a user include (i) selecting assets for projections (step 402); (ii) selecting loan terms for projections (step 403); and (iii) input personal assumptions (step 404). The personal assumptions the IFMA account performance with or without the automatic margin loan feature. In step 407, the financial projections module displays the account performance with or without the automatic margin loan feature. In steps 405 to 407, the account performance is calculated based on a projected...

...can be factored into calculating the projected growth of the investment assets. The automatic margin loan feature provides that an additional loan may be calculated and provided in the loan component of the IFMA corresponding to specified increases in the projected values of the investment assets. The additional margin loan provided against the increases in the value of the investment asset can then be reinvested...

...client.

As shown in Figure 4B, steps 408-413 show financial projections with the automatic loan expansion feature of the present invention. The automatic expansion feature calculates and provides an additional loan to the loan component of the IFMA corresponding to specified increases in the value of the collateral pledged to secure the loan component.

Therefore, if the **loan** component of the IFMA is secured by a second mortgage on a home, an additional expansion **loan** is calculated and provided if the value of the home increases by a specified amount...

...can accept, decline, or wait until it is priced out with the cost of the **loan**, e.g. paid for with a higher interest rate to maximize the tax deductible nature...

...accepting, declining, or waiting until the insurance is priced out with the cost of the **loan**, i.e., making the cost of the portfolio insurance tax deductible by increasing the interest...

...might be used to reduce the risk of repayment of the balance outstanding on the **loan** component of the IFMA account.

Furthermore, such a risk management financial contract may extend to a residual value of the **loan** balance rather than the entire balance of the **loan** component because the present invention provides a triple security for the **loan** in **loan** component of the IFMA. That is, the present invention provides that the **loan** in the **loan** component is secured by at least the following three means: (i) the collateral pledged to secure the **loan** (such as a house); (ii) assignment of the investments assets in the investment component purchased using, for example, the proceeds of the **loan**; and (iii) the financial contract or insurance that guarantees either a residual value or a whole value of the **loan** balance outstanding.

Accordingly, steps 417-419 can also be used to make financial projections using...referred to as a "shell" account because the client may not eventually qualify for a **loan** in the **loan** component of the IFMA account. On qualification, the proceeds of the **loan** component are used to fund the investment assets in the investment component of the IFMA...  
...as 66 provider") and are owned by the IFMA account sponsor until the client's **loan** is disbursed in the **loan** component and the disbursed funds are used to fund the investment assets selected in the...

...an alternative embodiment, a second preferred embodiment, the investment assets are not purchased until the **loan** has been granted in the **loan** component of the IFMA account. Therefore, the client applies for the IFMA account using one...

...opening procedure, the IFMA account is set up for the client to have both the **loan** component and the investment component together with an optional insurance component which serves to reduce the risk of repayment of either a whole or a residual value of the **loan** balance outstanding in the **loan** component. As discussed earlier herein, the insurance component includes any suitable mechanism that reduces the risk of repayment of the **loan** balance and includes suitable financial contracts and guarantees in addition to more conventional insurance products...

...embodiment, the IFMA account is set using one account opening procedure that sets up the **loan** component, the investment component and any optional insurance components. In this alternative embodiment, the investment assets in the investment component are only purchased using the proceeds of the **loan** after the **loan** has been granted in the **loan** component. This alternative embodiment of the IFMA account is characterized also by the fact that the **loan** balance in the **loan** component is secured by at least three ways: (i) one or more securities pledged to secure the **loan**; (ii) assignment of the investment assets purchased in the investment component; and (iii) the insurance...

...process that automatically provides insurance coverage which may be up to the extent of the **loan** principal and is arranged or underwritten by the IFMA account provider.

Therefore, in this alternate...

...and then insures each IFMA account with the insurance provider to the extent of the **loan** amount. Accordingly, the IFMA account provider aggregates all the **loans** initiated over a period of time, such as a day, and communicates the aggregate amount...

...to activate or initiate some other function with respect to the insurance coverage for the **loan** in the **loan** component of each of the IFMA accounts that have their **loans** initiated.

The insurance coverage is valid for a fixed period of time and has an... methods.

With reference to figure 5G, steps 541-547 show the steps in selecting the **loan** terms and interest payment options in the **loan** component of the IFMA account in the first preferred embodiment of the invention. It should be noted that in an alternative embodiment, the second preferred embodiment of the invention, the **loan** terms and interest payment options may be limited or predetermined by the provider of the IFMA account.

Therefore, in step 542, the **loan** term and interest payment options are displayed. In steps 543-545, projections are calculated and displayed interactively to the client for the different **loan** terms and payment options selected by the client.

Thereafter, in step 547 the different secured...

...invention applies to all investment assets purchased that are temporally before the approval of the **loan** in the **loan** component even if they are temporally after the account opening process is completed.

On successful approval of the **loan** in the **loan** component of the IFMA account, the ownership of the investment assets is transferred to the...

...date of purchase on the account opening date and the date of approval of the **loan** in the **loan** component of the IFMA account.

As discussed earlier, in the second preferred embodiment, the investment assets in the investment components are only purchased with the **loan** proceeds from the **loan** component after the **loan** has been approved and disbursed. Therefore, in the second preferred embodiment, the client does not...

...any appreciation of the investment assets from the account opening date till the date the **loan** is approved and disbursed since the investment assets are only purchased using the disbursed proceeds of the **loan**.

Figures 6A-7B show the processing steps performed after a client has requested an IFMA...

...using the account opening module 337. In step 600, the process for approval of the **loan** in the **loan** component is begun. The credit history of the client is searched in step 601. In...

...If the credit is not approved in step 603, based on the credit history, the **loan** commitment is denied in step 604 and the client is notified and the account terminated. the clients **loan** is declined for any reason whatsoever. Typical processing when the account is terminated in step...

...a title search (or other ownership investigation) is conducted for any collateral provided for the **loan** in step 607. If the title is not approved in step 608, the **loan** commitment is declined, the client is notified and the account is terminated in steps 604...

...the appraised value is calculated to be below a threshold level relative to the requested **loan**, then the loan commitment is declined, the client is notified and the account is terminated in...

...6B) the client is notified that the appraisal is approved in step 613 and the loan is underwritten in step 614.

Thereafter, the client is notified in step 616 and loan disclosure statements are displayed or printed in step 616 and presented to the client.

As shown in Figure 7A, after the client reads the loan disclosures in step 700, the client communicates his acceptance of the loan disclosures in step 701. If the client does not accept the loan disclosures, the IFMA account is terminated in step 702. The steps followed on termination of...

...account in step 702 are discussed further herein with respect to Figure 11.

Otherwise, the loan disclosures and the loan documents are printed and mailed or, delivered and/or transmitted by electronic means to the client in steps 703 and 704. If the client does not accept the loan commitment in step 705, the IFMA account is terminated in step 702. Otherwise, the client signs and returns the loan documents by either signing a paper copy or affixing an electronic signature using technology that...

...day (or other legally mandated) rescission period to determine if the client has accepted the loan in step 708. If the client does not accept the loan, the IFMA account is closed in step 702, otherwise a lien is registered and lien...

...as a house, in step 709. Thereafter, in step 710, funding is secured for the loan and disbursed/entered to the loan component of the IFMA account. The funds are then transferred to fund the investment component

...

...module 903 for selecting additional options related to insurance (or other similar financial contracts), margin loans, expansion of loan, credit card, or retirement planning. A module 904 permits the closing of the client access...

...the client may use the proceeds of the asset sale to pay down/off the loan balance in step 910, and/or purchase other investment assets in step 911, and...

...withdrawal in step 912.

In step 913, the client has the option of adjusting the loan terms by modifying interest rate and payment options within specific ranges in step 914, and/or pay down or pay off the loan balance in step 915 or draw down further on the loan in step 916 within permissible ranges established in the account. In step 917, the current...terminating an IFMA

account after the IFMA account has been established following approval of a loan in the loan component. In step 1000, the investment assets in the investment component of the IFMA account...

...sale of the investment assets. Thereafter, in step 1002, the current balance of the secured loan is subtracted to determine if the remaining balance in step 1003 is positive, that is...

...it should be noted that the present invention provides for a triple protection of the loan principal. First, there is a lien on the house or other collateral pledged to secure the loan. Second, there is a lien or assignment of the investment assets in the investment component

...

...insurance or insurance equivalents (as discussed earlier herein) to cover any residual value of the **loan** balance after the other pledged assets have been disposed and the proceeds applied to repaying the **loan**

Figure I 1 displays the exemplary processing of an IFMA account termination before a **loan** is approved in the **loan** component of the IFMA account, but after an IFMA account shell has been set up...

...steps in one preferred embodiment when the IFMA account provider arranges automatic insurance for the **loan** principal for a fixed period with an expiry date. In step 1201, the expiry date...

...by comparing the market value of the investment assets in the investment component to the **loan** balance in the **loan** component. If the **loan** balance is greater than the market value of the investment assets, a loss is determined...

...step 1204, the insurance proceeds are received from the insurance provider. In step 1205, the **loan** is paid off with the proceeds from the sale of the investment assets and the...

...1206, the client has chosen to renew the account, a new IFMA account with a **loan** component, an investment component, and an insurance component is set up in step 1208.

If...

...1, the investment assets are liquidated and any balance owed to the client, after the **loan** and other charges are paid off, are then paid to the client. Any mortgages or...

...1212. One option for the client is to open a new IFMA account with a **loan** corresponding to the full extent of the value of the investment assets. Another option would be for the **loan** to correspond to a part of the value of the investment asset with the remaining...

...only a part of the investment assets would have a lien to additionally secure the **loan** in the **loan** component of the new IFMA account. Some of the options offered to dispose the extra proceeds to the client; (ii) use the investment assets to service the **loan**; (iii) invest the extra investment assets in additional qualified investment assets or products; (iv) maintain...

...at a third-party, (c) are mutual funds or securities at a fund manager or mutual fund or (d) are in a 401 (k) or Keogh plan. To open this additional margin account the following steps may be completed...

...IFMA system's program computes the market value of the assets available for the margin **loans**, displays the amount of the asset funds available for purchase, projects a return based on their historical return to the client, calculates the cost of the interest on the **loan**, and queries the client whether or not they wish to elect the additional margin requirement...

...opened. The conditional assignment of the assets to be used for the Margin Account margin **loan** is displayed.

These can be accepted by electronic signature, with printing and written signature based...

...a credit card for authentication of the customer. The automatically calculated amount of the margin **loan** is used to purchase the additional amount of the investment assets selected, a listing of...

...any time to confirm the current status of the account. Account balances, investment asset choices, lines of credits, insurance options, and all benchmarks and notification features can be displayed and modified. The client...banks, brokerage firms, mutual funds, insurance companies,

etc. It is used for offering "an integrated financial management account " as discussed earlier herein and in the appended claims.

Internet broadcasting or video streaming on...

...open the account, in the first preferred embodiment, and the asset is purchased (provided their **loan** application is approved). The clients interest becomes absolute when the home equity or other secured **loan** is completed, documented, the lien registered, and funded. Then the client has the IFMA account with the investment asset fund and the **loan** liability.

The Internet company purchases the index fund at the time the account is opened by having a **corporate line of credit** from the bank to the Internet company. In turn, the Internet company pays the bank...

...case the IFMA account does not get established, that is, funded by the home equity **loan** . In the event the IFMA account does not get established, the ownership of the stock...

...reverts to the Internet company, which sells the stock index fund, pays back the commercial **loan** from the bank to the fulfillment company, and books a profit or loss on the...for use in banking, financial services, and integrated financial service products such as the integrated **financial managed account** of the present invention.

#### FIRST MORTGAGE "GUARANTEE" OR ROLLOVER

The present invention also contemplates providing a guarantee of a future or 44 "rollover" first mortgage at the time the initial **loan** is taken. Therefore, the present invention contemplates a "guaranteed" commitment or a commitment to the...

...only to limitations based on an appraisal of the subsequent house purchased for the rollover **loan** .

The present invention also includes at least the following calculations of the client's guaranteed...

...embodiment of the rollover feature is that the IFMA may be used for a bridge **loan** supplied by either the IFMA or provided by an associated bank or mortgage underwriter so...

...to obtain a sufficiently large first or second mortgage that would pay off the bridge **loan** . Of course, the bridge **loan** plus the first and second mortgages should not exceed the underwriting standards for the **loan** to value on the second house. Further, the assets in the investment components also secure the bridge **loan** .

The present invention also contemplates that the account, unsecured by a real estate **loan** for a number of days, is portable as is the underlying mortgage so as be...

...the portable mortgages can be either a first mortgage or a second mortgage. An amended **loan** document (promissory note) and a new lien on each subsequent house is needed each time years, an account holder can become eligible for a larger **loan** , with the additional proceeds invested in the investment component when the **loan** is increased. This will have an appeal to many clients, because it will maximize their investment return. Some original home equity **loans** will be taken out as dollar amounts, others as a percentage of the **loan** to value so that the first mortgage and the second mortgage do not preferably exceed a 1 00 % **loan** to value. As the value of the house increases, a calculation is performed that indicates...

...can be done because (a) the client has elected to have it done and the **loan** and investment increased automatically, or (b) because the provider on a periodic basis (once a...

...calculation, and then electronically notify the client that he is eligible to increase his account loan and investment by a certain value.

The client can elect to institute the automatic account...  
...from the provider to the client about the opportunity to increase the amount of the loan based on the calculation regarding the value of the house or other security pledged.

College...

...the alumni to get a charitable tax deduction on all the interest paid for the loan even where the loan exceeded any limits for an interest tax deduction on a home equity loan (currently \$100,000). Furthermore, after a period of time, the alumnus could assign an amount...

...In addition, one option would be a bifurcated option in which the principal of the loan is not part of the trust for the benefit of the college but all of...

...national bank, FSB, or other mortgage underwriter may provide the insurance to pay off the loan if the liquidation proceeds of the investment assets are less than the loan balance outstanding in the loan component of the IFMA. The insurance will be mandatory and in effect the bank or...

...insurance," "mutual fund residual value insurance," "asset fund/mutual fund maintenance of value insurance," and "loan principal payoff insurance." The present invention also contemplates at least the following specific insurance coverages. First, the entire principal of the home equity loan is insured so that the borrower cannot lose their house. Second, the gains on the...

...to determine a specified duration for which an insurance coverage may be carried.

#### Account Opening, Loan Terms and Liens

As discussed earlier, in one preferred embodiment, the present invention contemplates the more conventional approach of underwriting the loan, funding it and then purchasing the assets in the investment component of the IFMA.

In...

...forth between a fixed and variable rates as well as increase the amount of the loan automatically.

Furthermore, the IFMA account provides a triple collateral for the loan in the loan component of the IFMA. There is a lien on the house of the client. There...

...fund). There is insurance for any shortfall. Therefore, there is a triple protection of the loan principal (in whole or in part).

It should be noted that the claims recite that the...

...more files, such as an account file that stores the information relating to an integrated financial management account according to the present invention.

It is to be understood that these "logical" file or...

#### Claim

1 . A computer implemented method of providing a client with an

integrated financial management account, the integrated financial management account including an investment component linked to a loan component, the method comprising the steps of: receiving application data for the integrated financial management account; setting up the integrated financial management account with investment component data and loan component data associated with an account file; contemporaneous with setting up the integrated financial management account in the account file, associating an investment asset to the investment component data in the...

...to credit the client with the investment asset in the investment component of the integrated financial management account; qualifying the client for a loan in the loan component of the integrated financial management account and recording the qualification in the account file; and after successful loan qualification, disbursing the proceeds of the loan component into the investment component by storing a value of the proceeds in the investment...

...computer implemented method according to claim 1, wherein the step of setting up the integrated financial management account includes pre-qualifying the client and, wherein the step of pre-qualifying the client includes...

...1, wherein the title in the investment asset remains with a provider of the integrated financial management account until the step of disbursing the proceeds of the loan component is recorded in the investment component data in the account file. 5. The computer implemented method according to claim 1, wherein the type of the loan in the loan component is stored as loan component data in the account file, and wherein the type of the loan includes a mortgage loan.

6 The computer implemented method according to claim 5, wherein the type of the loan in the loan component is one of a first mortgage, a second equity mortgage loan, a third equity mortgage loan, other sub-ordinate mortgage loan, and a reverse mortgage.

7 The computer implemented method according to claim 1, wherein a... computer implemented method according to claim 5, further including the step of customizing the mortgage loan data based on computer generated projections of fixed and variable terms, amortization options, and different...

...according to claim 1, further including the step of: notifying the client whenever either the loan component or the investment component achieves a client configurable benchmark value. The computer implemented method...

...claim 1, further comprising the step of: marking to market the investment asset and the loan, in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client.

13 The computer implemented method...

...in real time or near real time, and updating the investment component data and the loan component data and communicating the updated data to the client; and notifying the client automatically whenever the value of either the investment component asset or the loan in the loan component reaches

or exceeds a configurable benchmark.

14 The computer implemented method according to claim 6, further including

the steps of:

receiving data for a rollover of the integrated financial management account to a mortgage based on a second property different from a first property used in the step of qualifying the client for the original loan in the loan component, wherein said integrated financial management account is associated with a lien file which stores lien data of property associated with the integrated financial management account; storing the mortgage loan data, secured to the second property, in the loan component data in the account file; and subtracting the value of the client's equity...

...property and the investment asset in the investment component from the balance of the original loan in the loan component and storing the repayment information in the loan component data of the account file.

15 The computer implemented method according to claim 14...asset and a specific time determined by the client or a provider of the integrated financial management account .

24 The computer implemented method according to claim 1, further including

the steps of

storing information regarding pledges of additional qualified assets in the

loan component data associated with the account file; calculating and providing an additional loan against the pledged assets and storing the additional loan information in the loan component data associated with the account file; and

investing the proceeds of the loan to purchase additional investment assets and storing information regarding the additional investment assets in the...

...implemented method according to claim 1, wherein the step of qualifying the client for a loan includes the step of retrieving, through an electronic network, both the client's credit history, and title history and appraisal on a property that is associated with the loan component data in the account file.

26 The computer implemented method according to claim 1, further including displaying account management options for a client to administer the integrated financial management account online on a real or near real time basis seven days a week and twenty...

...claim 1, further including displaying account management options for a client to administer the integrated financial management account online by modifying stored parameters related to the loan component data and the investment component data. The computer implemented method according to claim 1...

...1, further including the step of providing an interface for making payments to the integrated financial management account using one of a credit card, a debit card, a smart card, and debiting a...

...based on the

investment component data associated with the account file; calculating an additional margin loan for the increase in value of the investment asset; and

updating the investment component data with additional investment assets purchased using the additional margin loan .

34 The computer implemented method according to claim 19, wherein the

online terminal includes one...

...displaying help and options using multi-media displays to sell, explain or solicit the integrated financial management account .

37 The computer implemented method according to claim 1, further comprising the step of:

displaying hot links or metatags to web pages that sell, explain or solicit the integrated financial management account .

38 The computer implemented method according to claim 36, wherein the multi-media display includes...

...implemented method according to claim 1, wherein the step of qualifying the client for a loan in the loan component further includes calculating a loan commitment for a predetermined sum for a future purchase of a property by the client and storing the loan commitment data in the loan component data.

41 The computer implemented method according to claim 5, further comprising the steps of:

periodically assessing the value of a property pledged for the mortgage loan ;

calculating an increase in the value of the property; calculating and providing an additional loan as a percentage of the increase in the value of the property and storing the additional loan in the loan component data; and storing additional investment asset information in the investment component data on the additional investment assets purchased based on the additional loan .

42 The computer implemented method according to claim 1, further including the step of:

calculating and storing a reduction in the loan balance in the loan component data based on transferring proceeds of a sale of investment assets whose information is...

...step of:

displaying an option for increasing, by the client, the outstanding balance in

the loan component to ...step of:

displaying an option for paying fees on the investment component of the integrated financial management account by allowing a client to increase an interest rate on the loan in the loan component and storing the increased interest rate in the loan component data associated with the account file.

45 The computer implemented method of claim 1, further including the step of: displaying an option for increasing an interest rate on the loan by a client to pay account dues and storing the increased interest rate in the loan component data associated with the account file.

46 The computer implemented method of claim 45...

...investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay fees on the investment component.

48 The computer implemented method according to claim...

...investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay any account dues.

49 The computer implemented method according to claim 1, wherein...

...wherein the investment asset, in the step of crediting the investment component of the integrated financial management account, is purchased by an Internet company having an agreement with the bank.

50 A computer...

...implemented method according to claim 59, wherein the financial services products include one of a loan account and an investment account.

61 The computer implemented method according to claim 1, further including  
the step of:

displaying for public auction over the Internet one of the integrated financial management account, the investment component, and the loan component.

62 A window of a graphical user interface, comprising:  
an integrated financial management account window operable to display an entry associated with at least one of a loan component or an investment component  
associated with an integrated financial management account; and the interchange window further operable to display at least one status icon related to whether a benchmark for one of the loan component or the investment component has been reached or passed.

63 A window of a graphical user interface, comprising:  
an integrated financial management account window operable to display an entry associated with at least one of a loan component and an investment component  
associated with an integrated financial management account; and the integrated financial management account window operable to display at least one of a loan component benchmark and an investment component benchmark, and current account information about the loan component or the investment component.

64 The window as defined in claim 62, wherein said...

...window is further operable to display change options for data related to one of said loan component and said investment component.

65 The window as defined in claim 64, wherein said...

...operable to display projections of the effect selected change options will have on their respective loan component data or investment component data.

66 The computer implemented method according to claim 1, further comprising  
the step of:

calculating a guaranteed rollover loan amount for the purchase of a second property based on the appraised value of a first property, whose lien data is associated with the loan component in the loan component data, and on values of the investment component and the loan component associated with the integrated financial management account.

67 The computer implemented method according to claim 66, further comprising the step of:  
communicating to the client, periodically or on demand, the calculated guaranteed rollover loan amount.

68 The computer implemented method according to claim 1, further comprising

the step of...

...an increase in the value of a property whose lien data is associated with the loan component in the loan component data; and determining an additional loan amount eligibility in the loan component based on the calculated increase in the value of the property.

69 The computer...

...investment component data based on additional investment assets purchased with the proceeds of the additional loan amount eligibility determined based on the calculated increase in the value of the property.

70...

...data storage medium having program code recorded thereon for providing a client with an integrated financial management account, the program code comprising:

a first program code for receiving application data for the integrated financial management account;

a second program code for setting up an integrated financial management account with an investment component data and a loan component data stored associated with an account file;

a third program code, that contemporaneous with the setting up of the integrated financial management account, credits the client with an investment asset in the investment component of the integrated financial management account by associating the investment asset to the investment component data associated with the account file;

a fourth program code that qualifies the client for a loan in the loan

component of the integrated financial management account and associates the qualification with the account file; and

a fifth program code, that after successful loan qualification, disburses proceeds of the loan into the investment component by storing the proceeds in the investment component data associated with the account file, or after unsuccessful loan qualification removes the association of investment asset to the investment component data associated with the account file.

71 A computer implemented method of providing a client with an integrated financial management account, comprising:

receiving application data for an integrated financial management account; setting up the integrated financial account with a loan component data, an investment component data, and an insurance component, all associated with an account

file;

qualifying the client for a loan in the loan component of the integrated

financial management account and associating the qualification information with the account

file;

disbursing the proceeds of the loan component into the investment component by recording a proceed value in the investment component data associated with

the account file; and

purchasing investment assets using the proceeds of the loan component and associating purchased investment assets to the investment component data associated with the account...

..71, further comprising the steps of:

associating data relating to a collateral asset, to the loan component data, to secure the loan in the loan component; and associating lien or assignment data related to the investment assets, to the loan component data, to further secure the loan in the loan component.

73 The computer implemented method according to claim 72, wherein the collateral asset is...

...71, further including the step of:

notifying the client whenever either a value in the loan component data or the investment component data achieves a client configurable benchmark.

76 The computer...

...or near real time, and updating the value of the investment component data and the loan component data and communicating the updated values to the client.

77 The computer implemented method...

...implemented method according to claim 71, further comprising the steps of: determining if the integrated financial management account is subject to financial guarantee insurance restrictions by accessing a file containing state specific financial...

...further

comprising the step of: associating financial contract information, to secure a part of the loan in the loan component, to the loan component data in the account file.

81 The computer implemented method according to claim 80, wherein the part of the loan secured is the residual value of the loan after application of a proceeds of selling the investment assets to the liquidate a part of the loan .

82 The computer implemented method according to claim 71, further comprising the steps of:

associating lien data on a collateral asset to the loan component data in order to

secure the loan in the loan component;

associating assignment or lien data on the investment asset to the loan component

data to further secure the loan in the loan component; and associating insurance data for the loan in the loan component, purchased by a provider of the integrated financial management account , to further secure the loan the loan component.

83 The computer implemented method according to claim 71, further comprising the steps of...

...to or after one of the expiry dates, then determining if a value of the loan component for that account is greater than a value of the investment

component; and

sending a first message if the value of the loan component is greater than the value of the investment component.

86 The computer implemented method...

...provider.

. The computer implemented method according to claim 85, wherein if the value of the **loan** component is less than or equal to the value of the investment component, displaying a...

. . . computer implemented method according to claim 71, wherein the step of setting up the integrated **financial management account** includes pre-qualifying the client and, wherein the step of pre-qualifying the client includes...

. . . 71, wherein the title in the investment assets remains with a provider of the integrated **financial management account** until the step of disbursing the proceeds of the **loan** component is recorded in the investment component data in the account file.

94 The computer implemented method according to claim 71, wherein the type of the **loan** in the **loan** component is stored as **loan** component data in the account file, and wherein the type of the **loan** includes a **mortgage loan**.

95 The computer implemented method according to claim 94, wherein the type of the **loan** in the **loan** component is one of a first mortgage, second equity mortgage **loan**, a third equity mortgage **loan**, other sub-ordinate mortgage **loan**, and a reverse mortgage.

96 The computer implemented method according to claim 71, wherein a...

. . . computer implemented method according to claim 94, further including the step of customizing the **mortgage loan** data based on computer generated projections of fixed and variable terms, amortization options, and different...

. . . according to claim 71, further including the step of: notifying the client whenever either the **loan** component or the investment component achieves a client configurable benchmark value.

101. The computer implemented...

. . . claim 71, further comprising the step of: marking to market the investment assets and the **loan**, in real time or near real time, and updating the investment component data and the **loan** component data and communicating the updated data to the client. 102. The computer implemented method...

. . . in real time or near real time, and updating the investment component data and the **loan** component data and communicating the updated

data to the client; and

notifying the client automatically whenever the value of either the investment component asset or the **loan** in the **loan** component reaches or exceeds a configurable benchmark. 103. The computer implemented method according to claim 95, further including the steps of:

receiving data for a rollover of the integrated **financial management account** to a mortgage based on a second property different from a first property used in the step of qualifying the client for the original **loan** in the **loan** component, wherein said integrated **financial management account** is associated with a lien file which stores lien data of property associated with the integrated **financial management account**; storing the mortgage **loan** data, secured to the second property, in the **loan**

component data in the account file; and subtracting the value of the client's equity...

. . . property and the investment asset in the investment component from the

balance of the original loan in the loan component and storing the repayment information in the loan component data of the account file. . The computer implemented method according to claim 103, wherein...

...asset and a specific time determined by the client or a provider of the integrated financial management account . 113. The computer implemented method according to claim 71, further including the steps of:

storing information regarding pledges of additional qualified assets in the

loan component data associated with the account file; calculating and providing an additional loan against the pledged assets and storing the additional loan information in the loan component data associated with the account file; and

investing the proceeds of the loan to purchase additional investment assets and storing information regarding the additional investment assets in the...

...implemented method according to claim 71, wherein the step of qualifying the client for a loan includes the step of retrieving, through an electronic network, both the client's credit history, and title history and appraisal on a property that is associated with the loan component data in the account file.

115. The computer implemented method according to claim 71, further comprising displaying account management options for a client to administer the integrated financial management account online on a real or near real time basis seven days a week and twenty...

...claim 71, further including displaying account management options for a client to administer the integrated financial management account online by modifying stored parameters related to the loan component data and the investment component data. 117. The computer implemented method according to claim...

...of providing an interface for making payments, for purchasing additional investment assets, to the integrated financial management account using one of a credit card, a debit card, and a smart card. 120. The...

...based on the

investment component data associated with the account file; calculating an additional margin loan for the increase in value of the investment asset; and

updating the investment component data with additional investment assets purchased using the additional margin loan .

123. The computer implemented method according to claim 108, wherein the online terminal includes one...

...displaying help and options using multi-media displays to sell, explain or solicit the integrated financial management account .

126. The computer implemented method according to claim 71, further comprising the step of:

displaying hot links or metatags to web pages that sell, explain or solicit the integrated financial management account .

127. The computer implemented method according to claim 125, wherein the multi-media display includes...implemented method according to claim 71, wherein the step of qualifying the client for a loan in the loan component further includes calculating a loan commitment for a predetermined sum for a future purchase of a property by the client and storing the loan commitment data in the loan component data.

. The computer implemented method according to claim 94, further comprising the steps of:

periodically assessing the value of a property pledged for the mortgage loan ;

calculating an increase in the value of the property;

calculating and providing an additional loan as a percentage of the increase in the value of the property and storing the additional loan

in the loan component data; and storing additional investment asset information in the investment component data on the additional investment assets purchased based on the additional loan. 131. The computer implemented method according to claim 71, further including the step of:

calculating and storing a reduction in the loan balance in the loan component data based on transferring proceeds of a sale of investment assets whose information is...

...steps of:

displaying an option for increasing, by the client, the outstanding balance in the loan component to generate additional funds; and transferring the additional funds to the investment component to...

...step of:

displaying an option for paying fees on the investment component of the integrated financial management account by allowing a client to increase an interest rate on the loan in the loan component and storing the increased interest rate in the loan component data associated with the account file. 134. The computer implemented method of claim 71, further including the step of:

displaying an option for increasing an interest rate on the loan by a client to pay account dues and storing the increased interest rate in the loan component data associated with the account file. 135. The computer implemented method of claim 134...

...investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay fees on the investment component. 137. The computer implemented method according to claim...

...investment assets in the investment component has been assigned to the provider of the integrated financial management account to pay any account dues. 138. A computer implemented method according to claim 71, further...

...data storage medium having program code recorded thereon for providing a client with an integrated financial management account, the program code

comprising:

a first program code that receives application data for the integrated financial management account;

a second program code that sets up the integrated financial management account having a loan component data, an investment component data, and an insurance component,

all associated with an account file;

a third program code that qualifies the client for a loan in the loan component of the integrated financial management account and associating the qualification information in the account file;

a fourth program code that records a proceed value of disbursing the proceeds of the

loan component into the investment component; and

a fifth program code that associates purchased investment assets to the investment component data, the investment assets purchased using the proceeds of the loan component. 140. A system for providing a client with an integrated financial management

account, the system comprising:

means for receiving application data for the integrated financial management account;

means for setting up the integrated financial management account with investment component data and loan component data associated with an account file;

means for associating an investment asset to the investment component data, contemporaneous with setting up the integrated financial management account, in order to credit the client with the investment asset and to record the same in the investment component data of the integrated financial management account; means for qualifying the client for a loan in loan component of the integrated financial management account and recording the qualification in the account file; means for disbursing the proceeds of the loan component into the investment component, after successful loan qualification, by storing a value of the proceeds in the investment component data; and means for removing the association of the investment asset to the investment component data, after unsuccessful loan qualification. 141. A system for providing a client an integrated financial management account, the system comprising: means for receiving application data for the integrated financial management account; means for setting up the integrated financial management account with loan component data, an investment component data, and an insurance component, all associated with an account file; means for qualifying the client for a loan in the loan component of the integrated financial management account and associating the qualification information in the account file; means for disbursing the proceeds of the loan component into the investment component by recording a proceed value in the investment component data...

...with the account file; and means for purchasing investment assets using the proceeds of the loan component and associating the purchased investment assets to the investment component data associated with the...I EXAMPLE)

I  
CLIENT  
MANAGES  
ACCOUNT 120  
COMPONENTS  
INV INSURANCE SECURED OTHER HEV  
FUNDS PRODUCTS CREDITS ACCOUNT  
OPTIONS  
(01 (01 (01  
122 123 121 124  
FIGO 2  
SUBSTITUTE SHEET (RULE26)  
/29  
CUSTOMER...

...IFMA NO  
INFORMATION?  
YES  
ISPLAY 325  
ACCOUNT  
OVERVIEW MENU  
SELECT OVERVIEW @,@330  
MENU MODULES  
IFMA FINANCIAL  
ACCOUNT PROJECTIONS OPENACCOUNT  
INFORMATION MODULE MODULE  
MODULE  
335 336 337  
FiGn 3  
SUBSTITUTE SHEET (RULE26)

/29...

..N  
.340  
MODULE  
CHOOSEACCOUNT  
COMPONENTFOR  
DETAILED @.341  
INFORMATION OR  
PROJECTIONS

r3 9 r363

ASSET SECURED LOAN INSURANCE ACCOUNT AUTOMATIC MARGIN  
COMPONENT 342 COMPONENT 349 COMPONENT 354 MANAGEMENT LOAN COMPONENT  
COMPONENT  
355 3 364  
D S & INTERES ISPI.A@ Di MG E  
PAYMENT OP...

..W

PROJECTIONS TERMS SELECTED & PERIOD LIF & MODIFI AUTOMATIC MARG 365  
PAYMENTOPTIONS 351 SABILI PROCEDUR I LOAN COMPONE  
6  
1 PLAY  
HISTORICAL EXPLAIN OPTION OF  
ERFORMANCE LEC' OAN PURCHASING RETIREM MULATION  
TERMS...

..IONS

401  
SELECT FINANCIAL  
PROJECTIONS MODULE

402 404

11s@ F@ 403 IF @ ``@  
SELECTASSETS FOR SELECT LOAN TERMS INPUT PERSONAL  
PROJECTIONS FOR PROJECTIONS ASSUMPTIONS

CALCULATE ACCOUNT 405

PERFORMANCE

CALCULATE ACCOUNT 406

PERFORMANCE WITHOUT

AUTOMATIC MARGIN

LOAN

1 407

PERFORIVIN

ITH AND WITHOUT

MARGIN

FIGn 4

SUBSTITUTE SHEET (RULE26)

/29

408

LOAN 0 NO

ROJEC

YES

A T 409

WITH CHOSEN

OPTION

CALCULATE ACCOUNT 410

PERFORMANCE WITH...

..S) SELECTED

CURRENT 509

ACCOUNT STATUS

FiGn 5B

SUBSTITUTE SHEET (RULE26)

/29

AUTOMATIC 510

RGIN LOAN

OPTION  
510  
OPTI NO  
ISPLAY REV'IS 511  
CUSTOMER  
ACCOUNT  
CALCULATEACCOUNTS 512  
INITIAL INSURANCE  
COVERAGE...

..I  
PROJECTIONS FOR  
TERM SELECTED &  
PAYMENT OPTIONS  
544  
SELECTE OAN  
TERMS &  
OPTIONS  
545 546  
el\*,  
LOAN TERM NO CONTINUE LOAN  
I ? PROCESS  
YES 547  
DISP  
ECURED CREDIT  
OPTIONS  
FiGn 5G  
SUBSTITUTE SHEET (RULE26)  
8/29...SCREEN CREDIT  
HISTORY  
FIGn 6A  
SUBSTITUTE SHEET (RULE26)  
/29  
'D  
603 604 605  
NO CLINE LOAN NOTIFY CUSTOMER & -iop  
COMMITMENT TERMINATEACCOUNT  
YES  
+ 606  
NOTIFY CUSTOMER  
607  
SEARCH TITLE  
608 604 605  
Ov NO--o- DECLINE LOAN NOTIFY CUSTOMER &  
COMMITMENT --"@TERMINATEACCOUNT  
YES  
NOTIFY CUSTOMER 609  
OF APPRAISAL  
OBTAIN HOUSE /-610  
APPRAISAL  
611 604 605  
NO --\* DECLINE LOAN ---NOTIFY CUSTOMER&  
APPRO COMMITMENT TERMINATEACCOUNT  
YES  
FIGs 6A  
SUBSTITUTE SHEET (RULE26)  
/29  
APPRAISAL IS lo@612  
APPROVED  
i  
NOTIFY CUSTOMER @@613  
OF APPROVAL  
LOAN COMPLETELY lo-614  
UNDERWRITTEN  
NOTIFY CUSTOMER @@615  
ISPLAY/PRINT 616

LOAN  
DISCLOSURES  
FIGn 6B  
SUBSTITUTE SHEET (RULE26)

/29

700

CUSTOMER READS

LOAN DISCLOSURES

701 702

CEPTS LOA NO

DISCLOSURES

703

ISCLOSEURE

DOCUMENTS?

NO

YES

704

LOAN

OCUMENTSFOR

IGNAT

705 702

NTS? NO

YES

SIGN & RETURN

DOCUMENTS OR 706

ELECTRONIC

SIGNATURE

FiGn...

RECISION PERIOD

708 702

NO

YES

REGISTERAND 709

STORE LIEN ON

PROPERTY

710

FUND SECURED

LOAN &ASSIGN TO

ACCOUNT

CURR 711

ACCOUNTS

714

712 t-ol

NO MODIFYACCOUNT

YES

713

FIGR...

CUSTOMER 900

ACCESES

ACCOUNT

ISP 901

ACCOUNT STATUS

SELECT MODULE 90

SELECTADDITIONAL OPTIONS:

INSURANCE, MARGIN LOANS , MODIFYACCOUNT EACCOU

EXPANDABLE LOANS , CREDIT CARD,

RETIREMENT 04 5

903

REALLOCATE EXIS WRITE CHECK ON SELL ALUPART OF ADJUST LOAN TERMS ROLL  
OVER LOAN

ASSETS AVA 11 ACCOUNT STATUS I 1

906-) 908-) 913J 920-)

MODIFY INTEREST PAY DOWN/OFF DRAWADDITIONAL

ACCOUN RATUPAYMENT LOAN BALANCE PORTION OF LOAN

OPTIONS  
914 J 915J 916-)  
91 + 912  
PAY DOWNOFF PURCHASE OTHER 911 PARTIAL CASH  
LOAN BALANCE FUNDASSETS j WITHDRAWAL  
+  
918  
ACCOUNTS US  
YES  
917  
CL  
919  
FLGs 9  
SUBSTITUTE SHEET...  
. . . ACCOUNT  
ASSETS  
SUBTRACTINTEREST& ""o-lool  
FEES DUE ACCOUNT  
SPONSOR  
SUBTRACT CURRENT /-1002  
BALANCE OF SECURED  
LOAN  
1003  
CE NO  
1014  
1012  
YES e-\*, I F  
RETAIN LIEN ON  
PROPERTY FOR ELINQUENCY...  
.

1210  
RECEIVE %  
-1 204 CLOSE  
INSURANCE NO  
PROCEEDS A/C  
YES  
PAYOFF N1 205 1  
LOAN DISPLAY  
CLIENT  
1206 CHOICES N1 212  
1  
YES 1208  
I ? OPEN NEW  
OPEN NEW ACCOUNT...  
.

5/3, K/24 (Item 23 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00579178 \*\*Image available\*\*  
ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM  
SYSTEME ELECTRONIQUE D'ACHEMINEMENT DE DONNEES DE COMPTE OU DE TRANSACTIONS  
Patent Applicant/Assignee:  
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, US, US (Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200042551 A2-A3 20000720 (WO 0042551)

Application: WO 2000US624 20000111 (PCT/WO US0000624)

Priority Application: US 99115925 19990114; US 99241043 19990201

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

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Detailed Description

Claims

Detailed Description

... a plurality of providers of goods or services with a plurality of customers such that **account** data, **financial** statements, and/or transactional information may be electronically transmitted over the network.

2, Related Art...more

customers for whom the one or more customer service providers does not hold a **financial account**.

other objects, features and advantages of the invention will be apparent to those skilled in...

...as unique customer information obtained from value added marketing, cookies, e.g., java programs), financial **securities** information (including 401 (k) data, proxy statements, prospectuses, etc.), government related information (including tax reporting data, social securities financial...to pay a billing party 16 for goods and services (for example, by debiting a **financial account**, by credit card, etc.).

These methods are usually established by the billing parties 16 and agreed to...

...step 210, the customer service provider 14 simply debits the customer's 18 direct deposit account and credits the biller's 16 account through established payment channels and processes. At step 212, the...scope of the invention. For example, when the customer 18 pays a bill using a credit account (e.g., using a credit card), then the customer service provider 14 causes the customer's 18 credit card account to be debited any payment made to the respective billing party 16 by way of...

Claim

... of claim 20, wherein the customer service provider need not be a holder of a **financial account** of the customer to execute payment

of the bill.

22 A system for routing electronic...more  
customers for whom the one or more customer service  
providers does not hold a **financial account**.

23 The system of claim 22, wherein the  
settlement information is communicated over the  
electronic...

...for whom  
bills have been paid, (iii) identities of customer  
service providers holding the respective **financial  
accounts** for the customers for whom bills have been  
paid.

26 The system of claim 25...

...than one  
customer, and (iii) more than one identity of customer  
service provider holding a **financial account** for a  
customer for whom a bill has been paid.

27 The system of claim...

...system is operable to route  
subsets of the settlement information to respective  
service providers holding **financial accounts** for the  
customers for whom bills have been paid.

28 A method of routing electronic provider need not be a holder of a  
**financial account** of the customer to execute payment  
of the bill.

/6  
1 6 1 6  
BILL...

5/3,K/26 (Item 25 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00515306 \*\*Image available\*\*

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS  
TO CREATE AND MANAGE A PORTOFOLIO OF SECURITIES OR OTHER ASSETS OR  
LIABILITIES ON A COST EFFECTIVE BASIS

PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS  
OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE  
BASE EFFICACE EN TERMES DE COUT

Patent Applicant/Assignee:

FOLIO TRADE LLC,

Inventor(s):

WALLMAN Steven M H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9946658 A2 19990916

Application: WO 99US5010 19990305 (PCT/WO US9905010)

Priority Application: US 9838158 19980311; US 98139020 19980824

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM  
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM  
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Publication Language: English

Fulltext Word Count: 33412

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... characteristics of their investment. In other words, many investors may have one or a few investments in funds in 401 (k) or other retirement accounts, and then ...Engines (and perhaps Microsoft) provide services that assist investors (such as a participant in a 401 (k) plan) in selecting a mutual fund or creating a portfolio of mutual funds by selecting from among a group of mutual...

...broker relationships. These accounts primarily involve linking of various types of services including credit card, loan, checking/savings, brokerage and mutual fund holdings.

Programs and databases exist that provide raw information...margin should be used (in other words, that the investor will I 0 request a loan from the intermediary running the system or another source to acquire securities on a leveraged...be maintained in legally separate accounts.

Therefore, for the first time, an investor that has securities in a 401 (k), an IRA and a separate trading account, and who has securities for an account of...placement securities or otherwise. In addition, the invention could be used for commodities, futures, bank loan syndication interests and novel assets or liabilities that are traded such as I 0 pollution...

Claim

... warrants, bonds, notes, limited partnership 5 interests, private placement securities, foreign currencies, contracts, futures, bank6 loan syndication interests, debts, pollution rights, global warming rights, and 7 insurance claim interests. I I...

5/3,K/28 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00335650 \*\*Image available\*\*

COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION

SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC UNE PROTECTION CONTRE LE DECOUVERT

Patent Applicant/Assignee:

PROPRIETARY FINANCIAL PRODUCTS INC,

Inventor(s):

ATKINS Charles A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9618162 A1 19960613

Application: WO 95US15922 19951204 (PCT/WO US9515922)

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Publication Language: English

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COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION

Fulltext Availability:

Detailed Description

Claims

Detailed Description

COMPUTER SYSTEM FOR  
MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION.

CROSS-REFERENCE TO RELATED APPLICATION

This is a continuation-in-part of...fully secured basis, with an interest rate 10 greater than their cost of funding the loan . In the last few years, however, the financial industry has been deregulated making it possible...

...mortgage. (Here, "mortgage" means the 5entire relationship between the financial institution and the borrower: the loan , the security interest and the contractual obligation to pay the loan . In other contexts, the term "mortgage" will be used in its traditional sense to refer to a conditional transfer of real property to secure a loan .) The 10 standard fixed rate thirty year mortgage was developed in part because it provided...83.42 percent of the total and check transactions are equal to

14.04 percent. Credit cards account for only 1.52 percent of all transactions. only 0.34 percent of all payments...derivative forms of asset

accounts and liability accounts and may feature credit 10 facilities or loans that are secured by one or more of the asset accounts. Periodic loan payments need not be used to pay off the principal of the loan , but may be used according to a prioritized allocation of funds. As will be detailed...

...In preferred embodiments, the financial management system 20 includes a type of credit facility or loan that features a variable amortization schedule and is secured by one or more lien(s...

...agreement(s) or mortgage(s) of real property and one or more other assets.

This loan is referred to as "Home Owner's Managed Equity" 25 Account or HOME Account" mortgage; and, regardless of the specific legal form it may take, the security element of this loan will be referred to as a lien. Unlike conventional loans which provide for regular amortization payments, the HOME Account' mortgage need not be amortized.

Rather...

...but not limited to distributing the monies that would normally be used to amortize the loan among assets that give her a greater return. 35 For example, the borrower can receive...

...option to use the funds

- 11  
that would otherwise have been used to amortize the loan to make a contribution to a pension or retirement account such as an IRA, KEOUGH, S.E.P. or corporate pension plan , or purchase investments such as life insurance or annuities in which 5earnings on premium payments are not taxed...

...increase 10 the value of an asset account which is used as collateral for the loan . The system is ...mortgage. In either case, as periodic payments are made to the original mortgage holder, a credit line from the HOME Account' mortgage is debited and an asset account is credited with an amount equal to at least a part of the amortization portion of each...

...or

more than the principal due on the original mortgage at the time the HOME Account ' mortgage credit line was first debited.

Thus, this HOME Accountm mortgage derivative product may effectively reduce, eliminate or...

...in value of her home and/or of other asset accounts used to secure any loans from her HOME Account" mortgage. For example, as a individual's home increases in value, additional loans may be made to the individual so that the loan to value ratio remains constant at a predetermined percentage. If the individual moves and acquires...advantage over other financial institutions; (4) it will result in a longer duration of the credit accounts , increased individual loyalty and hence lower marketing costs; (5) it will allow the financial institution... . . .institution to determine the current value of each asset and multiply it by its current loan to value ratio. In practice, these values must be calculated and checked periodically to correctly...embodiments of the invention in which.

Fig. 1 illustrates the basic structure of the HOME Account "" mortgage financial analysis, planning and management system of the present invention;

Fig. 2 illustrates the basic structure present invention -- the loan origination and servicing

20 processes, the transfer, exchange, savings, investment and borrowing transaction order process...

...the HOME Accountw system 10. The home owner's 30 managed equity account, the HOME Account ' financial management system, utilizes an improved personal financial an'alysis, planning and management subsystem 12. This...

...services.

One of the elements of the account subsystem is a special type of mortgage loan', referred to as a Home Owner's Managed Equity (HOME) Mortgage, which is secured by...

...The NET and the 20 value of the individual's home(s), adjusted by appropriate loan' to value ratios, are used as collateral for the HOME Account" mortgage.

The account subsystem...

...asset accounts may accrue substantial interest and dividend revenue over the term of the mortgage loan and may 30 appreciate in capital value. Alternately, the individual can use the amortization payments...

...decrease a liability account, typically one which has a high interest rate such as a credit card account . By allowing the individual to invest monies that would be normally used to amortize a...Income \$50,000 \$50,000 Interest Payment \$9,833 \$109000 Amortization Payment \$39334 \$0 Outstanding Loan Balance \$969666 \$1009000 Pension Account Investment so \$39334 0 Pension Account Balance \$0 \$3\*467...Gross Taxable Income \$52v500 \$529500 Interest Payment \$9t500 \$109000 0 Amortization Payment \$39334 \$0 Outstanding Loan Balance \$939332 \$10000

Pension Account Investment \$0 \$3@334

Pension Account Balance \$0 7t226

5...

...Gross Taxable Income \$393210942 \$3v3219942

Interest Payment \$1499971 \$3009000

Amortization Payment \$100@000 \$0

Outstanding Loan Balance \$0 \$1009000

Pension Account Investment \$0 \$1007000

Pension Account Balance \$0 S417t577

Net Taxable...made to the

account are used to amortize the mortgage until a certain pre-specified, loan -to-value ratio (LTV) (mortgage amount/ home value amount) has been achieved. Having reached the 25 pre-specified loan to value ratio, the financial institution applies the regular payments hierarchically, first to pay the... liability

amount chosen will have a relatively high rate of interest, 35 such as a credit card account balance. Other dynamic aspects of the HOME Account' system maintain a constant loan to value ratio as the value of the home increases over time. By

- 26

advancing additional loans such as home equity loans secured by the home and one or more other asset accounts, the loan to value ratio is always maintained at a constant percentage. In a preferred embodiment, such...

...2) All mortgages are initially for \$160,000.

3) In cases where a constant 80% loan -to-value ratio is 15 maintained for liabilities secured against the home, all increases in...

...the original mortgage. These increases in borrowing would ordinarily take the form of home equity line of credit borrowing with an interest rate equal to or slightly 20 greater than that of the...Annuity

Corporate Bond

Mixed Stock and Bond Fund

Equity in Home

Liabilities.

Mortgage

Home Equity Line of Credit (HELOC)

Table 5 summarizes the initial parameters and investment assumptions for the model.

TABLE5

MODEL...

...in a CD.

HOME Account' Mortgage: Investor holds a home mortgage at a constant 80% loan to value ratio. Amortization payments cease at 80% loan to value ratio and interest only is paid on the loan . The lesser of \$30,000 or 15% of earnings is invested in a SEP account...

...in a CD.

- 29

HOME Account' Mortgage: Investor holds home mortgage at a constant 80% loan to value ratio. Amortization payments cease at 80% loan to value ratio and interest only is paid on the loan . The lesser of \$30,000 or 15% of earnings is invested in a SEP account...864t388

Liabilities \$158,806 \$141 t940 \$99t541 \$0

Credit Card so \$0 \$0 \$0

Personal line of credit \$0 \$0 \$0 \$0  
HELOC \$0 \$0 \$0 \$0  
is Home mortgage \$1589806 \$1419940 \$99...227  
Liabilities \$160@000 \$2489213 \$404,312 \$658t582  
Credit Card so \$0 \$0 \$0  
Personal line of credit \$0 \$0 \$0 \$0  
HELOC \$0 \$0 \$0 \$0  
0 Home mortgage \$1600000 \$2489213 \$404v312...

...and credit facilities requires  
considerable change in the present methods for  
originating, administering, and servicing **financial  
accounts**. The present invention details these changes  
which provide consumers the ability to improve the  
returns...

...facilities available through the HOME Account™  
system which include, but are not limited to, margin  
account borrowing, credit and debit cards, equity access  
loans and credit facilities, insurance and annuity policy  
- 38  
loans, as well as ...15.

TABLE 15  
HOME ACCOUNT™ LIABILITIES AND CREDIT FACILITIES

Margin Equity Access Insurance and  
Account Credit and Loans and Credit Annuity Policy  
Borrowing Debit Cards Facilities Loans Other  
Against Visa\* Equity Access Insurance and Student  
Equity Loans and Home Annuity Policy Loans /  
Securities Equity Line of Facilities Automobile  
Credit Loans Loans  
Against MasterCard\*\* Second Mortgage Against Pre  
Fixed Insurance Existing  
is Income Diners Club\* Policies Debt  
Securities  
N.A.V. of American HOME Account" Loan Against Home  
Options Express\* secured by NET Annuities Acquisition  
Account Loans  
Other Discover'\* HOME AccountTKLoan Other Home  
0 Secured by Account or Rehabilitation  
Other Assets Loans  
Automatic Other Mortgage Loans Cash  
Teller Advance  
Machine Derivative  
(ATM) card Liabilities  
5 Other Other Other  
The HOME Account...

...and out-of the account; a wide variety  
of different types of credit facilities and loans may be  
. 39  
advanced to individuals using the HOME Account" system;  
financial agreements such as insurance and annuity  
contracts and policies may be purchased or sold within...

...to safekeeping accounts monitored within the  
HOME Account" system; and proceeds from credit facilities  
and loans received outside the framework of the HOME  
Account" system may be transferred to the account...personal information  
of the  
individual 56, HOME Account™ asset information 58, HOME  
Account' liability and credit account information 60,  
HOME Account™ balances and limitations of the account 62.

The HOME Account™ general...78 and the  
projected future value of the asset 80.

The HOME Accountm liability and credit account file 60 contains information similar to the account asset file including the type of liability...

...or in predetermined periodic intervals.

The HOME Account"" database also contains information on property appraisals, loan payments, and if necessary, ...Origination and Servicing Overview

Referring to Fig. 4, once the financial service customer completes the loan documentation 116, the loan origination documentation is checked 118 and the HOME Account'm mortgage is approved or rejected...updated reports of the amount of principal outstanding must be reported 142. The individual's line of credit and NET must be calculated and reported 144.

Reports are also generated for the applicable...use the money market account

balances or bank account balances since they have a high loan to value ratio and do not offer low interest cost borrowing, as loans against single premium whole life insurance policies and annuities do. The individual selects the assets...

...finalizes the application process and the completed application is submitted to the HOME Accountm Mortgage Loan Department (HMLD) for review and verification 190. If the application is approved by the loan department, the necessary documents are submitted for review and verification by the HOME AccountTm Legal and Regulatory Compliance Department (HLRCD) 192. An integrated loan evaluator is used as a decision support tool to assist with this task.

Upon approval...

...the mortgage is then reported to the individual, the individual's account manager, the mortgage loan origination department and the mortgage servicing department 196. A report documenting the approval is also...

...its closing will be issued 200.

If the mortgage application is rejected either by the loan department or the legal and regulatory compliance department, then approval is denied 202 and a...personnel from the financial institution. The expert system can also institute payment from any asset account or credit facility automatically or with verification by the individual.

Upon the collection or failure to receive...

...below.

Prior to the funding of the mortgage or any other form of financing or loan , the collateral monitoring and forecasting process is activated 218. Two tests are performed on the...E(HOMEPWt,n/et) ) .

HOMEPWt is equal to the sum of each sub-account asset loan value which is the net asset value or Net Equity Total of each sub-account (SANETj) multiplied by the Sub-Account Loan to Value Ratio (SALVjt) added to the

product of the assessed value of the individual's home and the home **Loan to Value Ratio (HLV)** 348. The variable **j** represents the subaccount number for each type...

...of the product of all subaccounts' Net Equity Total (NET) and their respective expected future loan to value ratios added to the product of the expected future value of the home(s) owned by the HOME Account client and the expected future loan to value ratio of the home(s). The forecasted values may be calculated utilizing an...PALAO may consequently recommend a derivative financial instrument that is comprised of a series of loans secured by the individual's home and one or more other asset accounts. Specifically, loan payments made to the individual may coincide with when payments are due on the pre-existing mortgage. Such loans may be in amounts which equal at least the amortization portion of the due payments...

...derivative financial instrument is as follows. An individual would establish an asset account and a **credit line** which is secured by a lien on at least one home at a first financial institution.

- 85

Additionally, the individual would take out a **loan** at a second financial institution. The individual can perform these activities concurrently or separately. For example, the individual may establish the asset **account** and **credit line** at the first financial institution at the same time that she takes out the **loan** in the second financial institution. Alternatively, the individual may already have an outstanding **loan** at the second financial institution when she decides to establish the asset **account** and **credit line** at the first financial institution. In either case, when all accounts are established, the individual will make periodic payments to the **loan** at the second financial institution. As the periodic **loan** payments are made, the **credit line** will be debited and the asset account will be credited with the **loan** payment. The financial instrument can be maintained so that the principal of the **loan** at the second institution plus the credit extended by the first institution equals the principal of the **loan** when the **credit line** is first debited. The individual can make the periodic **loan** payments to either the first financial institution or the second financial institution. If she pays...the mortgage servicing department data file and the account history file 464. Simultaneously, a demand **loan** is created 466 secured by the general obligation of the customer, an increased amount of...

...totality of assets in the account and bearing a previously agreed upon interest rate. The **loan** will continue to exist until the imbalance cited is corrected and all interest charges are paid in full.

Once the appropriate authorities are apprised of the imbalance and the demand **loan** is created, one of several events may occur. First, the customer may direct that specific...bringing HOMEPW within specified constraints. At this point, the assets will have to be liquidated, loans repaid on a priority basis and further is recollection actions taken to collect the deficiency...

...by the financial institution 492. Such - 92 priority takes into account factors such as the **loan** -to

value ratio and the liquidity of the asset. To the extent all liabilities cannot...permitted is or denied (described in detail with respect to Fig. 14B).

If a HOME Account<sup>m</sup> financial transaction is to be made, the consumer is permitted thereafter to reselect an additional function...inactive 686. If the transaction is verified, the transaction is initiated 692. Thereafter a HOME Account<sup>'</sup> financial transaction may be implemented and the customer may select an additional function 666.

Finally, the...

...select "cancel" and thereafter select an additional function 666.

Referring to Fig. 15B, the HOME Account<sup>u</sup> MyNetTA financial functions and operations allow a wide range of financial transactions to be executed by the...inactive 806. if the transaction is verified, a transaction may be initiated 814, a HOME Account<sup>'</sup> financial transaction may be made and then the customer may select an additional function 774.

The...

#### Claim

1. A computer-based system for operating a plurality of client financial accounts comprising: processing means; memory means connected to said processing means for storing information pertaining to the client financial accounts; means for maintaining in said memory means a database comprising for each client account at...

...an asset balance, comparison of interest received and scheduled interest, the outstanding principal, the clients credit line and net equity total, and reporting requirements for federal, state and local authorities.

9 The...

...minicomputers.

15 The computer-based system of claim 1 wherein said liability account is a loan secured by ...strip and magnetic strips.

102. A computer-based system for operating a plurality of client financial accounts comprising: processing means;

- 132  
memory means connected to said processing means for storing information pertaining to the client financial accounts; means for maintaining in said memory means a database comprising for each client account at...

...is updated by the computer system upon receipt of said funds, and at least one loan secured by a mortgage on a home and one or more assets; means for allocating...in said memory means.

103. A computer-based system for operating a plurality of client financial accounts comprising:

processing means;  
memory means connected to said processing means  
for storing information pertaining to the client  
financial accounts;  
means for maintaining in said memory means a  
database comprising for each client account at...

...s assets or  
liabilities.

104. A computer-based system for operating a  
plurality of client financial accounts comprising:  
processing means;  
memory means connected to said processing means  
for storing information pertaining to the client  
financial accounts;  
means for maintaining in said memory means a  
database comprising for each client account at...

...s  
assets and liabilities. - 134

. A computer-based system for operating a  
plurality of client financial accounts comprising:  
processing means;  
memory means connected to said processing means  
for storing information pertaining to the client  
financial accounts;  
means for maintaining in said memory means a  
database comprising for each client account at...

...is updated by the computer system upon receipt of  
said funds, and at least one loan secured by a mortgage  
on a home and one or more assets;  
means for allocating...

...the sum of the product of the value of each asset and an  
asset to loan ratio, added to the product of the value of  
the home and a home loan to value ratio less any  
liabilities including any mortgage balance that may be  
present in...s assets or  
liabilities.

106. A computer-based system for operating a  
plurality of client financial accounts comprising:  
processing means;  
memory means connected to said processing means  
for storing information pertaining to the client  
financial accounts;  
means for maintaining in said memory means a  
database comprising for each client account at...

...performed with a direct  
solver method.

111. A method for operating a plurality of  
client financial accounts comprising the steps of:  
maintaining in a database for each client  
account at least one...

...account maintained  
in said memory means.

112. A method for operating a plurality of  
client financial accounts comprising the steps of:  
maintaining in said memory means a database  
comprising for each client...

...is  
updated by the computer system upon receipt of said  
funds, and at least one loan secured by a mortgage on a  
home and one or more assets;

allocating said received...account maintained on said memory means.

113. A method for operating a plurality of client financial accounts comprising the steps of: maintaining in said memory means a database comprising for each client...

...a client's assets or liabilities.

114. A method for operating a plurality of client financial accounts comprising the steps of: maintaining in said memory means a database comprising for each client...

...a client's assets and liabilities.

115. A method for operating a plurality of client financial accounts comprising the steps of: maintaining in said memory means a database comprising for each client...

...an account balance which is updated upon receipt of said funds, and at least one loan is secured by a mortgage on a home and one or more assets; allocating said...

...the sum of the product of a value of each asset and an asset to loan ratio, added to the product of the value of the home and a home loan to value ratio less any liabilities including any mortgage balance that may be present in...integrated computer-based system for storing, processing and reporting information concerning a plurality of client financial accounts comprising: processing means; memory means connected to said processing means for storing information pertaining to the client financial accounts; means for maintaining in said memory means data concerning said client financial accounts in a relational data base wherein the data base comprises tables, each table having a...

5/3,K/29 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00224794 \*\*Image available\*\*

METHODS AND SYSTEMS FOR FINANCING AND INVESTING USING INCOME GROWTH SECURITIES

PROCEDES ET SYSTEMES DE FINANCEMENT ET D'INVESTISSEMENT UTILISANT DES TITRES A REVENU CROISSANT

Patent Applicant/Assignee:

S E I CORPORATION,

Inventor(s):

LIGHTSTONE John B,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9222036 A1 19921210

Application: WO 92US4621 19920603 (PCT/WO US9204621)

Priority Application: US 91986 19910604

Designated States: AT AU BE CA CH DE DK ES FR GB GR IT LU MC NL SE

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Detailed Description

... first were certificates of deposit, called inflation-plus CDs, insured by the Federal Savings and Loan Insurance Corporation and paying an interest rate tied to the Bureau of Labor Statistics' Consumer...of Pension and welfare Benefit Programs urged the Treasury to issue inflation-indexed bonds for investments by pension plans . However, these have not been issued.

Apparently, these securities have been discussed as having the...t. This at the end of the borrowing period.

In the second leg, the above loan amount may be financed by borrowing

b kCOK  
(1 +ZK  
t ) Sok

in the home...178. This may also be stated in the following way. convert the borrowed k currency loan to an equivalent amount in home currency at spot rateSk; lend .k a kP k...specified in block 208. Expressed in a different way, the firm would finance each currency loan by borrowing an equivalent amount in its home currency at a spot rate Sok.

The...liability. This liability is then assumed known for the purpose of asset selection and the pension plan manager can select fixed income securities , such as bonds, to fund some portion of this known future liability, If the future...becomes apparent when we appreciate that there have been several references to the needs by pension plans of real interest securities but that these needs have not been met because of a lack of natural issuers...

Claim

... of said  
money in an Income Growth Security.  
131\* A method for providing an improved pension plan investment system which optimize the ability of plan assets to fund future liabilities which are expected...

...considering the effect of inflation on the growth of assets and liabilities.  
133. An improved pension plan investment system comprising:  
a. means for defining the accumulated benefit obligation for a given future year...

5/3,K/30 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00219667

SYSTEM FOR ENHANCED MANAGEMENT OF CREDIT  
SYSTEME DE GESTION AMELIORE DE CREDIT

Patent Applicant/Assignee:

VITAGLIANO Francis M,  
MODIGLIANI Franco,

Inventor(s):

VITAGLIANO Francis M,  
MODIGLIANI Franco,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9216902 A1 19921001

Application: WO 92US1961 19920310 (PCT/WO US9201961)

Priority Application: US 9160 19910315

Designated States: AT BE CA CH DE DK ES FR GB GR IT JP LU MC NL SE  
Publication Language: English  
Fulltext Word Count: 2435

Fulltext Availability:

Detailed Description

Claims

English Abstract

...controlled access of pensionbacked credit (AC). This system permits pension plan participants to establish a line of credit (LOC), based on their vested interest in a sponsored pension plan (10). This LOC is...

Detailed Description

... this burgeoning segment of the capital markets and expanding its availability.

The need for new lines of credit is apparent from the substantial interest fees paid by consumers for credit cards that often exceeding 20% on an annualized basis.

Efforts have been made to link into traditionally inaccessible lines of credit as a means to reduce consumer credit costs. This includes the approach adopted in U...

...to support periodic credit needs of the policy holder.

Although the system permits a flexible line of credit, the act of borrowing still was carried on in a conventional sense with a bank...

...system operating in conjunction with an existing pension plan to provide a pension account-backed line of credit to pension plan participants.

It is another object of the present invention to provide a data processing apparatus for managing a plurality of credit accounts, each individually associated with a separate pension plan.

It is a further object of the present invention to provide a method of establishing a line of credit for a plurality of separate accounts that is backed by a rolling pension-backed set that monitors a plurality of credit accounts, each associated with a participant of a pension plan. For each account, there is calculated...

...plan, Applying the Available Capital derived from the pension plan, the system monitor determines a line of credit for each plan SUBSTITUTE SHEET participant. This line of credit is used to support the loans and consumer purchases made by the respective plan participant which are thereafter charged an incremental...

...In accordance with the varying aspects of the present invention, the interest charged for the line of credit is paid directly to the subscriber's pension plan minus a small processing fee to...

...INVENTION

In summary, the present invention accesses traditional pension plan management vehicles to establish a line of credit for participant use. In this regard, the pension

plan will be one analogous to a... Available Capital is taken by the system monitor, block 40, and used to determine a line of credit (LOC) for each plan participant. The determination of a line of credit will be based on a measured fractional value of the Available Capital sufficient to ensure repayment and to meet any legal limits, The line of credit is then supplied into the conventional 35 credit information apparatus or Clearinghouse, block 60, SUBSTITUTE... . . . to credit processing, block 70, to ensure that the amount is consistent with the available line of credit then pending; if so, the purchase is approved and the purchase price withdrawn from the pension plan as an investment (WDL). This investment by the pension plan is a loan to the plan participant at the then prevailing interest rate. In this manner, the Available... On the input side, the CPU is in communication via modem, block 270, with the pension plan administrator, block 280, various investment houses, block 290, and the employer, block 300. Finally, the CPU has several report generating...

...deposit or withdrawal.

If it is a deposit, logic branches to block 460 wherein the line of credit for that account is recalculated to include the assets now available through the deposit, via...

...I and J are counters for the transaction period and participant account, respectively. This new line of credit is stored in accessible memory at block 470. Logic then returns to the main path and block 480 wherein the new line of credit is now accessed.

At test 490, the system compares the withdrawal WDL pertaining to the... block 530, and transmitted to the credit Clearinghouse. In addition, at block 540, the available line of credit for SUBSTITUTE SHEET that participant is updated and, in fact, decremented by the WDL value...

#### Claim

1\* In combination in a system for the management of a plurality of pension-backed credit accounts comprising: a deposit and/or withdrawal input means for receiving select 5 deposit and withdrawal...

...and responsive thereto for determining the level of Available Capital associated with a pension-backed credit account, approval of the requested withdrawal, if any; and account update means for adjusting a line of credit value stored in conjunction with said credit account.

2\* The system of claim 1, wherein said vested pension account data reflects contributions and...

...years of service for the plan participant.

3e The system of claim 2, wherein said line of credit value (LOC) is applied as a source of secured credit permitting distributed charges in the...

...made directly to said pension plan by said plan participant and said repayment updates said line of credit data.  
SUBSTITUTE SHEET

5/3, K/31 (Item 30 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00194421 \*\*Image available\*\*

**METHOD AND APPARATUS FOR RELEASING VALUE OF AN ASSET  
PROCEDE ET APPAREIL POUR REALISER LA VALEUR D'UN BIEN**

Patent Applicant/Assignee:

INTAFORCE LIMITED,

Inventor(s):

HATCHER Melvyn John,

CHECKLEY Jonathon Richard Parnell,

GROSS Hyman,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9111772 A1 19910808

Application: WO 90GB151 19900202 (PCT/WO GB9000151)

Priority Application: WO 90GB151 19900202

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ES ES FI FR GA GB GB HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO RO  
SD SE SE SN SU TD TG

Publication Language: English

Fulltext Word Count: 14193

Fulltext Availability:

Detailed Description

Detailed Description

... services, including annuities,  
individual pension plans, payment of health or other  
insurance premiums, interest@free loans , and invest@  
ment fundz, to be discussed more fully below.

Various possible assets can be...

...come@  
producing real estate, works of art, precious metals,  
life insurance policies,, death benefits under pension  
plans , and marketable securities .

The program implemented by the invention SUBSTITUTE SHEET  
below), with such interest withheld from dist3...penalty if withdrawal  
is quite soon after entry, he will have had an  
interest-free loan . In principle, even the repay  
ment requirement may be eliminated or modified if  
amounts distributed...

...the equity  
committed to the fund could not be made available to  
secure a conventional loan for a lump sum if nacdcd  
at some time in the future.

Similarly, a participant...

7/TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

Automated method and system for loan settlement

Automatisiertes Verfahren und System zum Abrechnen von Krediten

Methode et systeme automatise de reglement de prets

7/TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

System and method for funding an account and consolidating financial relationships

System und Verfahren zum Anlegen eines Kontos und zum Konsolidieren einer finanziellen Beziehung

Systeme et methode pour financer un compte et consolider des rapports financiers

7/TI/3 (Item 3 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

Computer system for delivery of financial services

Rechnersystem zur Bereitstellung von Finanzdienstleistungen

Systeme d'ordinateur pour rendre des services financiaux

7/TI/4 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

THE MONETAIRE WEALTH MANAGEMENT PLATFORM

PLATE-FORME DE GESTION DE FORTUNE <= MONETAIRE >=

7/TI/5 (Item 2 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR INTERACTIVE ADVERTISING

SYSTEME ET PROCEDE DE PUBLICITE INTERACTIVE

7/TI/6 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL SOFTWARE, METHOD AND SYSTEM

LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS

7/TI/7 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYNTHETIC FIXED INCOME PRINCIPAL PROTECTED VEHICLE AND METHODOLOGY

ORGANE PROTEGE DE CAPITAL A REVENU FIXE SYNTHETIQUE ET METHODOLOGIE

7/TI/8 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR ASSET ACCUMULATION AND RISK MANAGEMENT

SYSTEME ET PROCEDE D'ACCUMULATION D'ACTIFS ET DE GESTION DU RISQUE

7/TI/9 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR SELECTABLE FUNDING OF ELECTRONIC TRANSACTIONS  
SYSTEME ET PROCEDE DE FINANCEMENT SELECTIF DE TRANSACTIONS ELECTRONIQUES

7/TI/10 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE LOANS  
PROCEDE ET SYSTEME DE TITRISATION DE PRETS HYPOTHECAIRES INVERSES

7/TI/11 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COMPUTERIZED SYSTEM FOR PROVIDING OFFSHORE INVESTMENT SERVICES  
SYSTEME INFORMATISE FOURNISANT DES SERVICES D'INVESTISSEMENT  
EXTRATERRITORIAUX

7/TI/12 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

MUTUAL FUND CARD METHOD AND SYSTEM  
PROCEDE ET SYSTEME DE CARTE DE FONDS MUTUEL

7/TI/13 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

IMPROVED DATABASE ACCESS SYSTEM  
SYSTEME D'ACCES A DES BASES DE DONNEES AMELIORE

7/TI/14 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS TO ALLOW CUSTOMIZED INVESTOR BORROWING ON SECURITIES  
PROCEDE ET APPAREIL PERMETTANT AUX INVESTISSEURS D'EFFECTUER DES EMPRUNTS  
PERSONNALISES SUR DES VALEURS

7/TI/15 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR INVESTING IN A GROUP OF INVESTMENTS  
PROCEDE ET SYSTEME D'INVESTISSEMENT DANS UN GROUPEMENT D'INVESTISSEMENTS  
SELECTIONNES EN FONCTION DES PREFERENCES INDIVIDUELLES CUMULEES DE  
MULTIPLES INVESTISSEURS

7/TI/16 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR WEALTH MANAGEMENT  
SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE

7/TI/17 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE  
JURIDICTON  
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE  
AU LIEU DE JURIDICTON

7/TI/18 (Item 15 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

GLOBAL INVESTOR CLIENT ACCESS SYSTEM  
SYSTEME D'ACCES CLIENT INVESTISSEUR GLOBAL

7/TI/19 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM FOR MODELING, MEASURING, MANAGING, AND DEPICTING THE EFFECTS OF  
BUSINESS DECISIONS ON MARKET VALUE  
SYSTEME DE MODELISATION, D'EVALUATION, DE GESTION ET DE DESCRIPTION DES  
CONSEQUENCES DE DECISIONS COMMERCIALES SUR LA VALEUR MARCHANDE

7/TI/20 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

PRODUCT/SERVICE HIERARCHY DATABASE FOR MARKET COMPETITION AND INVESTMENT  
ANALYSIS  
BASE DE DONNEES HIERARCHISEE PRODUITS/SERVICES POUR CONCURRENCE DU MARCHE  
OU ANALYSE DES INVESTISSEMENTS

7/TI/21 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

USER INTERFACE FOR A FINANCIAL ADVISORY SYSTEM  
INTERFACE UTILISATEUR POUR SYSTEME DE CONSEIL FINANCIER

7/TI/22 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM FOR THE OPERATION OF A FINANCIAL ACCOUNT  
SYSTEME DE COMPTABILITE FINANCIERE

01113066

System and method for funding an account and consolidating financial relationships

System und Verfahren zum Anlegen eines Kontos und zum Konsolidieren einer finanziellen Beziehung

Systeme et methode pour financer un compte et consolider des rapports financiers

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 974920 A2 000126 (Basic)  
EP 974920 A3 030416

APPLICATION (CC, No, Date): EP 99202430 990723;

PRIORITY (CC, No, Date): US 93861 P 980723

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EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

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Available Text	Language	Update	Word Count
CLAIMS A	(English)	200004	850
SPEC A	(English)	200004	3679
Total word count - document A			4529
Total word count - document B			0
Total word count - documents A + B			4529

...SPECIFICATION in isolation, duplication and consumer frustration. For example, a financial institution may have banking services, investment services, credit services, loan services and insurance services, among others. These services usually have their own, distinct relationship with ...is beneficially readily accepted and understood by the customer, as it is similar to a 401 (k) account in some manners. A variation to the vesting schedule of TABLE 2 might include...

...CLAIMS 12, wherein the individual components are selected from the group consisting of checking accounts, savings accounts, credit card accounts, loan accounts, investment accounts, and service accounts.

20. A method of leveraging a financial relationship as recited in...

01017706

THE MONETAIRE WEALTH MANAGEMENT PLATFORM

PLATE-FORME DE GESTION DE FORTUNE <= MONETAIRE >=

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2002US37905 20021127 (PCT/WO US0237905)

Priority Application: US 2001333528 20011128

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Fulltext Availability:

Detailed Description

Detailed Description

... specified constraints. As shown in Figure 2, Tailored Portfolio Generation (item 16) modules produce optimized investment and loan portfolios tailored to customer risk tolerance, needs, preferences knowledge, sophistication and involvement. Recommendations are generated ...product offerings can include banking services (checking accounts, savings accounts, etc.), investments (stocks, bonds, annuities, mutual funds , custody accounts , etc.), credit products (credit cards, mortgages, home equity lines, etc.), and insurance products (life, health, property/casualty...a unit with a shared financial goal. For example a husband and wife formulating a joint retirement plan . Basic demographics such as date of birth and annual income are captured for Wealth Group...

7/3,K/6 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01000050 \*\*Image available\*\*

MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL SOFTWARE, METHOD AND SYSTEM

LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200330058 A1 20030410 (WO 0330058)

Application: WO 2001US30716 20011001 (PCT/WO US0130716)

Priority Application: US 2000676248 20000929; US 2001781964 20010214

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Publication Language: English

Filing Language: English

Fulltext Word Count: 80121

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... the project-company gets into trouble. The limited recourse can take various forms: Stand by loans , additional shareholder investment etc. The project documentation usually contains a set of rules that govern the limited recourse...the project-company gets into trouble. The limited recourse can take various forms: Stand by loans , additional shareholder investment etc.

#### Linear Learning Curve

Often a plant has to be run in. A linear learning...retirement period (the last month is defined by the Maturity - Project Month defined above).

#### Automatic Retirement Plan

If you select the option Automatic Retirement Plan , PROFINTOOLS PROJECT RNANCE retires debt at par value at retirement dates. The debt retirement is...

...you want the debt to be automatically retired (monthly, quarterly, half-yearly or yearly).

#### Manual Retirement Plan

If you select the option Manual Retirement Plan , the button Edit Retirement Plan pops up.

#### Edit Retirement Plan

Press the Edit Retirement Plan button to get access to the retirement entry field. In the left column you can ...and pay in the desired amount of equity.

169

#### Conversion at Par Value

Select Manual Retirement Plan and press the Edit Retirement Plan button. Retire the converted debt at 1 00 percent of the par value. Then go... enter fees if the fees are deducted as part of the discount.

#### Checklist: Establish a Retirement Plan

12 Select the First Retirement Month.

13 Select either option Automatic Retirement Plan or Manual Retirement plan .

170

In case of Automatic Retirement Plan select the Retirement Frequency (monthly, quarterly, halfyearly or yearly). If you select Manual Retirement Plan , press the button Edit Retirement Plan .

Enter the price paid for the amount retired as percentage of the par value for...

#### Claim

... in Claim

150, wherein means is provided to allow the user to automatically generate a retirement plan with the retirement frequency selectable as one of monthly, quarterly, half-yearly or yearly ensuring...product as claimed in Claim

157, wherein means is provided for manual editing of a retirement plan , allowing the user to set for each month

347

value amount of debt issued to...in arrears.

170. The method as claimed in Claim 163, further comprising automatically generating a retirement plan for

debt with selection of a retirement frequency as one of monthly, quarterly, half-yearly 163, further comprising manual editing of the **retirement plan**, allowing manual setting each month during a retirement period the percentage of the total face...

7/3,K/7 (Item 4 from file: 349)  
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00949147

**SYNTHETIC FIXED INCOME PRINCIPAL PROTECTED VEHICLE AND METHODOLOGY**  
**ORGANE PROTEGE DE CAPITAL A REVENU FIXE SYNTHETIQUE ET METHODOLOGIE**

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2002US10839 20020405 (PCT/WO US0210839)

Priority Application: US 2001281953 20010406

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
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RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 7963

Fulltext Availability:

Detailed Description

Detailed Description

... to earlier changes in regulation and, more dramatically, to the numbers of people participating in **retirement plans** as well as the economic boom of the past decade. Therefore, there is a growing...IRR of the investment vehicle. Factors that affect the periodic - 13 cash flow from existing **investments** include transaction fees, interest on loan components, equity participation, appreciation assumptions, **investment horizons** (periods) and the **investment rollover rate**. This is illustrated in Figure 5c for different...

7/3,K/8 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00945769 \*\*Image available\*\*

**SYSTEM AND METHOD FOR ASSET ACCUMULATION AND RISK MANAGEMENT**  
**SYSTEME ET PROCEDE D'ACCUMULATION D'ACTIFS ET DE GESTION DU RISQUE**

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2001260178 20010105

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Fulltext Availability:

Detailed Description

Detailed Description

... the Great Depression. Because banks inappropriately invested the deposits of small investors in highrisk corporate loans and securities , deposits were lost when these investments defaulted. The 20 failure of a large number of...to an established metric for good behavior. The present invention is a self-directed portable benefit plan and delivery system that empowers consumer's to manage the new risks 25 and ...also be provided with access to other sources of security such as employer/government 5 benefit plans , personal financial accounts and plans, and health insurance providers in order to provide consumers with ...institution, e.g., the financial institution offering the program, are used to fund a precautionary benefit plan for the consumer, step 806.

According to this embodiment of the invention, the benefit plan , a single, integrated program and account, is bifurcated into a defined income benefit, step 808...

7/3,K/10 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00889575 \*\*Image available\*\*

A SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE LOANS

PROCEDE ET SYSTEME DE TITRISATION DE PRETS HYPOTHECAIRES INVERSES

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US28362 20010912 (PCT/WO US0128362)

Priority Application: US 2000231554 20000911

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 8409

Fulltext Availability:

Detailed Description

Detailed Description

... money for purposes of retirement. Investment vehicles such as savings accounts, individual retirement accounts (IRAs), 401 (k) accounts, and others, provide opportunities for a person to plan for retirement or other expenses. Many of these investment vehicles, such as certificates of deposit (CD)s), IRAs, or 401 (k) accounts, are not liquid or freely convertible into cash. For many people, whether they have...securitized note. Optimization constraints may include loss thresholds, cashflow requirements, return on equity, return on investment, return on capital, loans to value, expectations on future real estate values and other constraints. Other optimization constraints may...

7/3, K/11 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00831848 \*\*Image available\*\*

COMPUTERIZED SYSTEM FOR PROVIDING OFFSHORE INVESTMENT SERVICES  
SYSTEME INFORMATISE FOURNISANT DES SERVICES D'INVESTISSEMENT  
EXTRATERRITORIAUX

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200165438 A1 20010907 (WO 0165438)

Application: WO 2000US5122 20000229. (PCT/WO US0005122)

Priority Application: WO 2000US5122 20000229

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11911

Fulltext Availability:

Detailed Description

Detailed Description

... will constitute a new policy.

Periodic payment classes are either Regular Savings Plans (RSPs), or pension plans.

A system administrator will manually enter fee rates into the database as new vehicles come...The current exchange rates for currencies are automatically fed into the resource 5002 by on line financial data feeds.

In addition, the securities management resource 5002 also maintains a historical database of currency exchange rates. The valuation system... generate BUY transactions for the policies with periodic payment class vehicles such as RSPs and pension plans ; ii) a charges batch job will generate CHARGES transactions for periodic fees; iii) a commissions...pay to the brokerage in the form of a vehicle maintenance fee kickback.

Commissions for pension plan vehicles consist of three parts: TCP, marketing and renewal. The TCP commission is expressed as...

...end of a certain period.

A@

Pay Plans Basic Marketing Renewal C

lump sum/RSP % %

pension plan % %

System administrators, via the interface 23, enter into the institutions and vehicles resource 5008 default...

...portion each of the Base and the Marketing (and possibly the underlying asset commission). For pension plan vehicles, the brokerage will generally pay the IFA a portion each of the TCP and...

7/3, K/12 (Item 9 from file: 349)

DIALOG(R)File 349:PCT. FULLTEXT

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00829943 \*\*Image available\*\*

MUTUAL FUND CARD METHOD AND SYSTEM

PROCEDE ET SYSTEME DE CARTE DE FONDS MUTUEL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200163519 A1 20010830 (WO 0163519)

Application: WO 2001US5458 20010222 (PCT/WO US0105458)

Priority Application: US 2000511362 20000223

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK ŠL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

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Fulltext Word Count: 6571

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... a credit card system in combination with a rebate that is also transferred to the **investment account**. Such **credit card** systems, however, are not favored by cardholders because they require forced investments on a...The **investment account** provider is preferably a financial institution such as a bank, savings and **loan association**, **mutual fund**, insurance company, brokerage, credit union or any other entity authorized by law to accept deposits...

...MFC") is advantageous in a number of respects. First it encourages the creation of new **investment accounts** and maintenance of existing **credit card accounts**. Second, it provides **investment account** companies such as brokerage companies an entry into the credit card economy. It is...of business, the partner **investment account** provider may issue the customer a **mutual fund** or **investment account** statement. Alternatively, a combined **credit card account** and **mutual fund** account statement may be issued, preferably by the credit card issuer. In addition, the customer...the cardmember still being an active account holder. For example, a cardmember contemplating canceling the **credit account** and/or the **investment account** program in July may be less inclined to do so if he/she knows...check. As explained above, the rebate is preferably based on the net purchases in a **credit card account**.

- 13 Exemplary Credit Card and **Investment Account** Statements for the Invention Figures 3 illustrates an exemplary statement (bill) issued to a

#### Claim

... the group consisting of a **mutual fund** account, stock account, an individual retirement account, a **401 (k)** plan account, a savings account and a certificate of deposit account e-brokerage account, money

...6 The computerized method of claim 1, wherein said card payment instrument account is a **credit card account** and said **investment account** is a **mutual fund** account.

7 The computerized method of claim 1, wherein said...

...to the **mutual fund** account periodically, wherein said rebate is the only funding of the **mutual fund** account accomplished through the **credit card account**; and issuing a **mutual fund** or **investment account** statement to said cardholder

- 18

12 The computerized method of claim II...

...the group consisting of a **mutual fund** account, stock account, an individual retirement account, a **401 (k)** plan account, a savings account, a certificate of deposit account, an e-brokerage account, a...

...purchase account.

24 The system of claim 17, wherein said card payment instrument is a **credit card account** and said **investment account** is a **mutual fund** account.

25 The

7/3,K/14 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00781913 \*\*Image available\*\*

METHOD AND APPARATUS TO ALLOW CUSTOMIZED INVESTOR BORROWING ON SECURITIES  
PROCEDE ET APPAREIL PERMETTANT AUX INVESTISSEURS D'EFFECTUER DES EMPRUNTS  
PERSONNALISES SUR DES VALEURS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200115047 A1 20010301 (WO 0115047)

Application: WO 2000US23168 20000824 (PCT/WO US0023168)

Priority Application: US 99150364 19990824

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CZ CZ DE DE DK DK DM DZ EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS  
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
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Fulltext Word Count: 11642

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... via the home equity line of credit or the home equity loan. Many individuals with 401 (k) plan assets have turned to the loan facility offered by employers. Borrowing against accumulated "equity..."

...scheme for all consumers does not accurately reflect the variation in risk associated with each loan. Again, securities loans in the past have generally been made only for larger investors - where the effort and ...

...the art is to provide a technique to allow mid-level consumer investors access to loans using securities as collateral. It is a further requirement in the art to provide a technique to...

...remains a further requirement in the art to provide an integrated software solution to combine loan management software, securities custody and transfer software, securities analysis and risk analysis software, and consumer interface software into a system for administering such securities -based loans for mid-level consumers.

SUMMARY OF THE INVENTION

The present invention provides various a system...

...to the  
borrower; or

(7) optionally, a borrower could manually mix and match different listed securities with different loan amounts and terms in a trial and error manner, and through the use of the...

...Regulations restrict lending on securities/mutual funds shares when the borrowing purpose is to purchase securities on a margin. Because the loans provided in connection with the present invention are non-purpose loans, and margin regulations do...

...i.e., the customer agreement will prohibit the use of the proceeds for purchasing marginable **securities**. The loan agreement will authorize the bank or trust company holding custody of the collateral to execute a sale of part of the **securities** when the loan -to-market-value ratio exceeds the agreement, and the customer does not add additional assets...

...rate. This rate will be determined by each borrower's unique combination of ftmds and **securities**, their volatility and the loan amount. Customized pricing will be used to support the company's strategy to build individual...

...volatility rating for each collateralized mutualfund and security, and by the size of the initial loan, e.g., a **bond fund** with low volatility would have a lower interest rate than a small cap equity fund ...extension.

The "service" process concept goes beyond just enabling a customer to determine/design a loan based on hard information ( **securities** value, loan size and interest rates, etc.) but also to factor in soft data like attitudinal information...

...an executive class benefit, i.e., it may be sold to the corporation much like **401 ( k )** plans where the corporation picks-up only the administrative costs (account analysis fee at setup...).

...portfolio.

The LoanBuilder program will also have special uses and modules to be used in **401 ( k )** plan lending programs when the Federal government allows third-parties to service the lending function...

...market mode. This lending module will enable the plan participants to self-design their own **loans** using the mix of **mutual funds** and corporate stock in her/his **401 ( k )**plan. The distinctive feature here will be an algorithm integrated with LoanBuilder's basic calculations...

...by cashing in your **securities** assets.

In real time you can privately customize a personal loan secured by your **investment** assets which you hold outside your retirement programs. The company's interactive program for borrowing...use the loan proceeds for any purpose except for purchases of mutual ftmds and registered **securities** - stocks and bonds; the loan agreement requires your acceptance of this condition.

If you prefer, you can have your personal...

...to 5): 5 Prefer diversification  
of both 1 Prefer convenience of one source for both **investments / loans**  
7. Would you like the above information to be used in calculating your borrowing options...rate which is set at the company's discretion with reference to the collateral ratio, loan size and the **securities** risk assessment (volatility). The account opening charge is \$XX. The Custody charges are \$YY per security use as collateral annually.

Other charges...

...initiate, such as terminating the loan before one year has elapsed or for substitutions of **securities** during the loan duration.

You must Click here to read entire terms and conditions and then acknowledge your...

...pay-off the first loan satisfactorily and then several years later apply for a new loan with new **securities** and we can verify your account match, your old account will be reactivated without a...

...established, he/she will enter a portfolio of securities to pledge as collateral. Once all **securities** are entered, the **loan** matrix will generate a rate based on the risk profile of the portfolio. Each **loan** rate is unique based on **securities** held. Rates generated as well as the prospects personal information, such as name, address, tax...alliance partners which may have a value-added offering/information.

Upon pay-off of the **loan**, the customer elects to have **securities** transferred back to their designee, or with mutual funds, back to the firm to be...

...service of the present invention, directed for senior citizens, may be the creation of a line of **credit** secured by **securities** which may have no interest or principal payments but rather a monthly predetennined pay-out...

...to help avoid penalties of early withdrawal. If bank CDs (insured) are not considered marginable **securities**, the **loan** proceeds could be used to add equities or just add short-term liquidity.  
Another product...

...Custodian Bank Treasuries and CDs which may cover the interest and principal payments on a **loan** on **equities** so that the customer would not have to make any monthly, payments.

A small business...for.

#### Self-Directed Investor Borrowing on Securities

Objectives: To enable individual investors to create a **loan** on their liquid and unencumbered **securities** assets which best meets their needs for preserving capital investments, maintaining investment strategies of diversificationtrial and error" variations to determine which mix of **securities** and size of desired **loan** amount yields an acceptable interest rate; and 3) a combination of one and two and...

...to have the borrower interact with the company's formulas to determine which combination of **securities** and size of **loan** proceeds would yield the best solution for the borrower's decision, i.e., this is...

...to supply a list of current securities owned in borrower's (s') name (outside a **retirement plan** and not under "restricted stock" rules) that borrower would potentially use to secure the **loan**...

...selling should the agreed collateral ratio be breached. The collateral ratio is a percentage (the **loan** balance divided by the **securities**' market value), not a fixed dollar amount.

#### 4. The company interactive, real-time response would...

...each security to be collateralized. ( Borrowers would be encouraged to leave some shares in the mutual fund...account so that once the **loan** is repaid the shares can be transferred back without opening another account.) The form would...

...1) Option I - the borrower would signify a desire to be personally "called" for additional **securities** collateral or for **loan** repayment in cash (partial or full) when the collateral market value falls to a danger...

#### Claim

... system of claim 1 wherein an individual borrower could manually mix and match different listed **securities** with different **loan** amounts and terms in a trial and error manner, through the use of software implemented...

...The method of claim 6 wherein an individual borrower manually mixes and matches different listed **securities** with different loan amounts and terms in a trial and error manner, through the use of software implemented...

7/3, K/15 (Item 12 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00766826 \*\*Image available\*\*

**METHOD AND SYSTEM FOR INVESTING IN A GROUP OF INVESTMENTS**  
**PROCEDE ET SYSTEME D'INVESTISSEMENT DANS UN GROUPEMENT D'INVESTISSEMENTS**  
**SELECTIONNES EN FONCTION DES PREFERENCES INDIVIDUELLES CUMULEES DE**  
**MULTIPLES INVESTISSEURS**

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US17309 20000623 (PCT/WO US0017309)

Priority Application: US 99339299 19990624

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 13194

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... diversification and maximum security issue concentration, so as to be useful as a substitute in 401 (k) or similar plans.

A frequently noted problem with actively-managed funds or professionally managed accounts...fund as a taxdeferred payroll deduction type of investment vehicle, i.e., for use with 401 (k) plans or the like. The system operator could be given some discretionary authority, such as ...

Claim

... debt securities, foreign securities, domestic securities, options, warrants, bonds, notes, limited partnership interests, private placement securities, commodities, futures, bank loan syndication interests, global warming rights, air pollution rights, water pollution rights, insurance claim interests, tradable...debt securities, foreign securities, domestic securities, options, warrants, bonds, notes, limited partnership interests, private placement securities, commodities, futures, bank loan syndication interests, global warming rights, air pollution rights, water pollution rights, insurance claim interests, tradable...debt securities, foreign securities, domestic securities,

options, warrants, bonds, notes, limited partnership interests, private placement securities, commodities, futures, bank loan syndication interests, global warming rights, air pollution rights, water pollution rights, insurance claim interests, tradable...debt securities, foreign securities, domestic securities, options, warrants, bonds, notes, limited partnership interests, private placement securities, commodities, futures, bank loan syndication interests, global warming rights, air pollution rights, water pollution rights, insurance claim interests, tradable...

7/3,K/16 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00764251 \*\*Image available\*\*

SYSTEMS AND METHODS FOR WEALTH MANAGEMENT

SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US16804 20000616 (PCT/WO US0016804)

Priority Application: US 99139682 19990616

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14443

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... but are not limited to; a number of insurance companies  
81 1, a number of pension plans 813, and/or a number of mutual funds.  
As  
described in the background of the...

Claim

... LOAN

E GUARANTEE

MORTALITY

C= 60

@QD

609

ALLOCATED INTO VARIABLE

SEPERATE ACCOUNTS (i.e. MUTUAL FUNDS ) LOAN

GUARANTOR

707

AN

COMPA

STRUCTURED INSURANCE PROGRAM  
OWNER'S  
701 BALANCE SW  
VARIABLE ASSETS LIABILITIES...

7/3, K/17 (Item 14 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00757134 \*\*Image available\*\*

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDITION

PROCEDE ILLUSTRENT LE REMplacement D'UN PROGRAMME DE PREVOYANCE NON VALABLE AU LIEU DE JURIDITION

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Publication Language: English

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Fulltext Word Count: 38279

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDITION

Fulltext Availability:

Detailed Description

Claims

English Abstract

...to an input device and to an output device, for illustrating a replacement of a benefit plan (20). The method includes the steps of: entering information defining a benefit plan that is viable at one location but not viable at the replacement plan location; engaging...

...into the output data, the output data corresponding to characteristics for a replacement of the benefit plan, the replacement being viable at a location for the replacement; and generating an illustration of...

Detailed Description

0

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDITION

5

1. Technical Field of the Invention The present invention...

...to an input device and to an output device, for illustrating a replacement of a benefit plan.

II. Background of the Invention The genesis of this invention originates in what the inventor...

...domestic employees both "qualified" and "non-qualified" benefits.

Qualified benefits usually include one or more retirement plans, designed as either defined benefit plans (such as pensions) or defined contribution plans (such as the 401 (k)). Non-qualified plans are generally available only to executives and include both defined benefit plans, such as Supplemental Executive 5 Retirement Plans

(SERPs), defined contribution plans, such as Deferred Compensation Plans, incentive plans, such as Incentive Stock...

...TCNs), or 0 foreign nationals in their home country (locals), cannot be offered the same benefit plans for economic and tax reasons. Therefore, an inequity in benefits is created between the international ...

...Many MNEs do not allow their U.S. expatriates to participate in the employer's 401 (k) plan, because the deferral of income is recognized as income in the majority of foreign...

...s tax equalization program. Those MNEs that do allow their employees to participate in the 401 (k) retirement plan incur added globalization costs.

In addition, when foreign national employees are assigned to work in...

...are frozen and the employee may or may not be eligible to participate in the pension plans of the host country where assigned. Consequently, the TCN employee 0 may retire with a...

...to this invention, there was not a single-source, 0 cross-border solution for implementing benefit plans.

Recruitment for foreign assignments is also difficult. Historically, employees have been financially enticed to accept...in which they work. Consequently, some MNEs may have as many as 100 different benefit plans for their global workforce. The administrative burden is overwhelming. Prior to this invention, there was...

...benefits. To further explain, foreign employees do not need to participate in a U.S. 401 (k) plan, as long as the distribution 5 from their replacement plan provides the same economic benefit as their U.S. peers.

To design a multi-jurisdictional replacement benefit plan is largely dependent on the tax laws of the host jurisdiction within which the benefited...

...foreign sourcing)

7. Income for services provided in the country.

Traditional devices, such as the 401 (k), deferred compensation and split-dollar executive life insurance plans, depend on special provisions in the...

...shifting plans, such as life, 0 health and disability insurance, (2) accumulation plans, such as retirement plans, and (3) income deferral 3 plans, such as non-qualified deferred compensation. Prior to this...

...has dedicated the time and resources to developing the complex structures needed to provide global benefit plans. Prior to this invention, products and support programs for global benefit plans did not exist.

While there does exist a few providers who offer global health plans...

...Prior to this invention, there was no single source for these individuals to obtain the benefit plans they needed.

Individual Financial Services. Since replacement benefit plans are 0 ...services, relocation services, and other such services.

5 Assumption of Benefit Liability. In accounting for benefit plans ,

the benefits owed to the plan participant's are considered liabilities on the company's...

...company's earnings statement for the period in which the increase occurs. Consequently, the company's **benefit plans** can have an unfavorable impact on the financial welfare of a company independent of sales...

...digital electrical computer system to process digital electrical signals to illustrate a replacement of a **benefit plan**.

It is a more particular object of the present invention to provide an apparatus and...

...for using a digital electrical computer system to process digital electrical signals to illustrate a **benefit plan** that is viable at one location but not viable at the replacement plan location.

It...

...into the output data, the output data corresponding to characteristics for a replacement of the **benefit plan** that is viable at the replacement plan location.

It is still another object of the...

...to an input device and to an output device, for illustrating a replacement of a **benefit plan**. Preferably, the method is carried out including the steps of: entering information defining a **benefit plan** that is viable at one location but not viable at the location of the replacement...

...the output data, the output data corresponding to

5

characteristics for a replacement of the **benefit plan** that is viable at the replacement plan's location; and generating an illustration of the

...into the output data, the output data corresponding to characteristics for a replacement for the **benefit plan** that is viable at the replacement plan's location, can include engaging the 2 5...

...the output data corresponding to characteristics for a cost-reduction-profit sharing replacement for the **benefit plan**, corresponding to characteristics for a synthetic defined contribution plan as the replacement for the **benefit plan**, corresponding to characteristics for a stock option substitute as the replacement for the **benefit plan**, corresponding to characteristics for a pension gap supplement as the replacement for the 3 0 **benefit plan**, corresponding to characteristics for a voluntary contribution as the replacement for the **benefit plan**, corresponding to characteristics for an employer supplemental contribution as the replacement for the **benefit plan**, corresponding to characteristics for a plan covering at least one of health, life, and disability as the replacement for the **benefit plan**, corresponding to characteristics for the replacement for a retirement plan as the **benefit plan**, corresponding to characteristics for the 3 5 replacement for a deferred compensation plan as the **benefit plan**, characteristics for the replacement for an incentive plan as the **benefit plan**, and/or characteristics for the replacement for a retirement plan as the **benefit plan**.

Moreover, in the foregoing variants, the step of computer-assisted trust accounting for the replacement in accordance with the administering can include accounting for a trust **investment**, 4 0 accounting for a loan secured by non-trust funds, and/or accounting for interim distributions of trust funds.

6...

...the illustrating an overview for the present invention; Figure 4 is a diagram of a benefit plan menu for the present invention; Figure 5 is a logic flow diagram for valuing a benefit plan that is in place until maturity; Figure 6 is a logic flow diagram for valuing a benefit plan that is not continuously in place until maturity;

5 Figure 7 is a diagram of...requested by the consultant or the plan sponsor, the first input item is the current benefit plan

1 3

information 1 00, which is selected from the menu in Fig. 4. The... qualified deferred compensation, or a plan that is not tax effective overseas, such as a 401 (k) retirement plan .

The next process step in Block 102 is to value the benefit plan if held to maturity and uninterrupted. This analysis assumes that the individual is a participant in the selected plan and that participation will continue until the benefit plan matures and distributions made. If the individual is not a current participant, the analysis is...

...to work in Europe may not have the opportunity to participate in the U.S. benefit plans , but wants an equivalent plan while employed overseas. Therefore, the illustration is generated as if...

...be participant. For example, if an individual was unable to participate in the company's 401 (k) retirement plan for the three years while overseas, the value of the plan would be reduced by...

...representative sample of a Participant Summary Illustration for a Replacement Plan for a U.S. 401 (k) retirement plan . The Participant Summary Illustration is supported by several schedules that provide the analysis necessary to...

...assumptions used include a 45 year old participant, with a \$1 00,000.00 current 401 (k) balance, making a regular \$10,000.00 annual contribution, and earning an overall 10% rate...

...for five years, without the ability to continue to participate in the plan sponsor's 401 (k) plan, since the plan is not favorably taxed in the foreign jurisdiction. Therefore, the plan the Marketing Computer 50 in Block 470, Fig. 16.

Moving to Fig. 4, the Benefit Plan Menu, Block 120, is used by the operator to select the current benefit plan to be compared and replaced. The menu is expandable and can include specific employer 0... sponsor's plan(s) is downloaded into the Central Computer 2.

In Block 122, the Retirement Plans selection includes various tax-qualified plans within the main 5 selection, including, but not limited to, Defined Benefit plans , such as pension plans , and Defined Contribution plans, such as money purchase plans, profit - sharing plans and the 401 (k) profit - sharing plan .

Also included are excess plans and restoration plans. Retirement plans can also include other types of employer-sponsored savings plans, such as Simplified Employer Plan (SEP), as well as individual retirement plans , such as Individual Retirement Accounts and Keogh plans. This menu selection also 0 includes retirement plans of non-U.S. companies in foreign jurisdictions.

15

In Block 124, the Deferred Compensation...

...sponsored programs specific to the jurisdiction.

In Block 130, the menu selection non-qualified defined benefit plans , such as a Supplemental 0 Executive Retirement Plan (SERP), which pays

an executive a supplemental retirement income at retirement. This menu selection also includes other forms of salary continuation plans and management supplemental retirement **benefit plans**. In addition, this menu selection includes non-qualified defined **benefit plans** of non-U.S. companies in foreign jurisdictions.

In Block 132, the menu selection allows for expansion to include other types of **benefit plans** that might be found in the U.S. and foreign jurisdictions.

Turning now to Fig. 5, the illustration for the current **benefit plan** active until maturity is formulated.

the logic proceeds with Block 138, which receives the Participants...

...amount of money for each participants' contribution, such as the participants' present contribution to the **benefit plan** to be replaced. If the replacement is not for a present benefit of the participant...

...participant could have had he or she been employed at a location where the **benefit plan** is viable, a hypothetical contribution can be entered to provide a reference. For example, a maximum contribution for a 401 (k) defined contribution **profit sharing plan** is \$10,000 per year, and assuming that the participant earns an income...

...exist for the participant, the entry can be zero. However, for example, for an existing 401 (k) with a current total value of \$50,000, and a vested value of \$40,000, the entry can be the \$50,000. For a defined **benefit plan** with an accrued benefit of \$4,000 per year and a projected benefit of \$1...

...age at the plan's expected distribution date, which can optionally be defined by the **benefit plan** being replaced. If no plan exists, a distribution age declared by the participant or by law can be used. For example, if the **benefit plan** is a **pension plan** having a normal retirement age of 65, then 65 is entered in block 148.

Block...

...receives input from the participants' data of the assumed rate of return for the current **benefit plan**. The rate of return is either the actual historical life of plan rate of return...

...plan sponsor will provide an assumed rate of return. For example, if a participant's 401 (k) has yielded an average annual total return of 10%, then 10% will be entered. Comparatively, if a defined benefit **pension plan** benefit is projected using an actuarial calculation based on an 8% rate of return, the...

...on tables in the program.

Turning now to Fig. 6, the illustration for the current **benefit plan**, which is not active until maturity, is formulated. The logic proceeds with Block 168, which...

...money for each participant's contribution, such as the participant's present contribution to the **benefit plan** to be replaced. If the replacement is not for a present benefit of the participant...

...participant could have had he or she been employed at a location where the **benefit plan** is viable, a hypothetical contribution can be entered to provide a reference. For example, a maximum contribution for a 401 (k) defined contribution **profit sharing plan** is \$10,000 per year, and assuming that the participant earns an income sufficient to...

...exist for the participant, the entry can be zero. However, for example, for an existing 401 (k) with a current total value of \$50,000, and a

vested value of \$40,000, the entry can be the \$50,000. For a defined benefit plan with an accrued benefit of \$4,000 per year and a projected benefit of \$1...

...age at the plan's expected distribution date, which can optionally be defined by the benefit plan being replaced. If no 0 plan exists, a distribution age declared by the participant or by law can be used. For example, if the benefit plan is a pension plan having a normal retirement age of 65, then 65 is entered in block 178.

Block...

...receives input from the participants' data of the assumed rate of return for the current benefit plan. The rate of return is either the actual historical life of plan rate of return...

...plan sponsor will provide an assumed rate of return. For example, if a participant's 401 (k) 0 has yielded an average annual total return of 1 0%, then 1 0% will be entered. Comparatively, if a defined benefit pension plan benefit is projected using an actuarial calculation based on an 8% rate of return, the...

...located at a foreign employment location that would require being unable to participate in a benefit plan for 48 months, then 48 months can be entered. Block 186 receives input from the...

...to Fig. 7, the Replacement Plan Menu, Block 200, is used to select the new benefit plan to be used to replace the benefit plan in Block 120, Fig. 3. The menu is expandable and is intended to include existing ...

...in Block 200.

The replacement plans are not intended to specifically replace any particular existing benefit plan, but rather, any replacement plan may be used to replace any existing benefit plan at the plan sponsor or consultant's request. For example, a plan sponsor may desire to use a Flexible Remuneration Incentive Plan as a replacement for the company's 401 (k) plan, which is not viable overseas.

0 In Block 202, the Severance Plans selection includes defined contribution retirement plan, such as a money purchase plan or a 401 (k) profit sharing plan. For example, the Insured Security Option Plan (ISOPTM) is a plan that can be considered...

...essentially the same financial results to both the plan sponsor and the participant as a 401 (k) plan without being tax qualified for IRS purposes. Other synthetic defined contribution plans will be...

...on the loan in the earnings statement.

0 In Block 210, the Synthetic Defined Benefit Plans selection includes plans that are used to simulate the economic benefits of U.S. and foreign tax-qualified and non-qualified defined benefit plans in locations where they may not be viable. These plans include synthetic supplemental executive retirement plans, target benefit plans, and the Guaranteed Return Income Plan (GRIP). In Block 212, the Guaranteed Return Income Plan...the creation and development of new replacement plans that provide equivalent benefits and/or new benefit plans .

0 The selected Replacement Plan data is transmitted to both the Central Computer in Block...

...population data is important to this process. This data is also used to illustrate the benefit plans to be replaced in Block 138, Fig. 5. In addition, this data is transmitted to...for the benefit of the

participants. For example, a 25 maximum contribution for a 401 (k) defined contribution profit sharing plan is \$10,000 per year, and assuming that the participant earns an income suff...

...receives input from the Participants' Data of the assumed rate of return for the current benefit plan. The rate of return is either the actual historical life of plan rate-of-return...

...plan sponsor may provide the historical rate-of-return. For example, if a participant's 401 (k) has yielded an average annual total return of 10%, then 10% will be entered for a 401 (k) replacement plan. Comparatively, if a defined benefit pension plan benefit is projected using an actuarial calculation based on an 8% rate of return, the...to Block 258 for further computing. In Block 258, the administrative software calculates the Benefit Plan Liabilities. The calculation is performed by executing an equation that applies the actual investment returns...

...will allow the Trustee to make 0 secured loans to the participants as a trust investment. The loans cannot be secured by any assets of the 27

trust or in the participant's...USCo(Cayman) and transferred to USCo(Japan) to statement reports the current value of the benefit plan account, as measured by the performance of the benchmark investments selected. It can be formatted...32) are itemized by investment manager. The Vested Balance column is reserved for detailing those assets that are vested and pending distribution as benefit payments. At the bottom of the report the Difference line...tax 5 authorities, such as a German citizen working in Japan with a U.S. 401 (k) plan holding U.S. situs assets.

In these cases, the tax laws of each country...uses data received from tax and accounting compliance computers, Block 521, to design and maintain benefit plans. These computers may be linked to the Internal Revenue Service or other compliance agencies.

In...

...In Block 610, the Trustee's transactions are entered. The Trustee may make direct investments, 0 such as secured loans, shift funds from one manager to another, add and delete managers, and other similar transactions...

Claim

... to an input device and to an output device, for illustrating a replacement of a benefit plan, the method including the steps of: entering information defining a benefit plan that is viable at one location but not viable at a replacement plan location, to...

...into the output data, the output data corresponding to characteristics for a replacement of the benefit plan, the replacement being viable at the replacement plan location; and

2 A computer-based system for illustrating a replacement of a benefit plan that is available at one location but not viable at a location for the replacement, the system comprising: a memory device storing input data defining a benefit plan that is viable at one location but not 15 viable at a location for a replacement of the benefit plan; a computer-to-computer communication device for obtaining at least some of the input data...

...processing the input data into output data corresponding to characteristics for the replacement of the benefit plan; and a printing device for generating an illustration of the replacement in response to respective control

of the processor.

3 A machine for illustrating a replacement of a **benefit plan** that is available at one location 2 5 but not viable at a location for...

...input electronic signals into output electronic signals, said input data corresponding to characteristics of a **benefit plan** that is viable at one location but not viable at another location, and said output data corresponding to characteristics for the replacement of the **benefit plan** ; 3 0 a printing device for generating an illustration of the replacement in response to...

...control  
of the processor.

4 A computer-based system for illustrating a replacement of a **benefit plan** that is available at one location but not viable at a location for the replacement...

...processing the input data into output data corresponding to characteristics for the replacement of the **benefit plan** ; and  
4 0 a printing device for generating an illustration of the replacement in response...

...61  
of the processor.

5 A machine-implemented method for illustrating a replacement of a **benefit plan** , the method including the steps of:

entering information defining a **benefit plan** that is viable at one location but not viable at an employment location, to convert...

...into the output data, the output data corresponding to characteristics for a replacement of the **benefit plan** , the replacement being viable at the employment location; and generating an illustration of the replacement...

...BENEFIT  
DATA PLAN  
116 VALUE BENEFIT  
CONSULTANTS PLAN TO  
DATA MATURITY  
UNINTERRUPTED  
117 102 +  
VALUE BENEFIT  
PLAN WITH  
INTERRUPTION  
104  
CALCULATE  
106 VALUE  
VARIANCE OF  
PLANS  
108 REPLACI ENT  
PLAN  
GENERATE  
REPLACEMENT  
CHARACTERISTICS  
i  
GENERATE 4  
112' ILLUSTRATIONS FIG,  
YES NO  
114  
FiGn 4  
100

3  
SELECT BENEFIT PLAN MENU  
120  
PLANS  
122  
OMPENSATIO  
PLANS  
124  
PLANS  
126  
INSURANCE  
PLANS 128  
RETIREMENT  
PLANS (SERP) 130  
PLANS  
32  
1  
FiGn 5  
138 PARTICIPANT'S DATA  
NPUT PARTICIPANT'S  
ID DATA 140 6  
INPUT BENEFIT PLAN  
CONTRIBUTION  
AMOUNT 142  
INPUT PARTICIPAN  
CURRENTACCOUN  
VALUE  
INPUT PARTICIPANT'S  
CURRENTAGE 46  
INPUT PARTICIPANT'S 158 DISTRIBUTION AGE  
I  
Me 6  
168 PARTICIPANT'S DATA  
0  
PUT BENEFIT PLAN  
CONTRIBUTION AMOUNT-)  
172  
INPUT PARTICIPANT'S  
RRENT ACCOUNT VALU  
174  
INPUT PARTICIP  
CURRENTAGE  
v  
/FIN...  
  
..209  
206  
ETIC INCENTI ATE STOCK  
PLANS PLAN(PSO  
208 RANTEED  
HETIC DEFIN RETURN INCOME  
BENEFIT PLAN PLAN (GRIP)  
210 SYNTHETIC SOCIAL  
212  
S  
214  
PENSION GAP  
ANS  
216 PARTICIPANT'S VOLUNTA...  
  
..NO ROCE@s YES  
EPLACEME T  
IABILITIES 261 0  
275 274  
IMPLEMENTATION  
DOCUMENTS 258 CALCULATE BENEFIT

PLAN LIABILITIES

7 CLELUR@N

PLAN PARTICIPANT

SPONSOR ENROLLMENT C@ REPORTS 8

ADMIN. KIT 276 FIG...

7/3, K/18 (Item 15 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00755442 \*\*Image available\*\*

GLOBAL INVESTOR CLIENT ACCESS SYSTEM

SYSTEME D'ACCES CLIENT INVESTISSEUR GLOBAL

Patent Applicant/Assignee:

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, US, US (Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200068852 A2 20001116 (WO 0068852)

Application: WO 2000US12254 20000505 (PCT/WO US0012254)

Priority Application: US 99132862 19990507

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25933

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... manipulate the information as desired.

2. Related Art

Institutional investors and plan sponsors (such as pension plan managers) have traditionally been interested in periodically obtaining information on the accounting, custody, Securities Lending...the categories of reports which may be accessed by the user. Preferably, these reports include Investment reports, and Loans Outstanding reports 292, 292, respectively.

When the Investments reports category 292 is highlighted, a number...

...loans outstanding by account (non-U.S. market), loans outstanding by account (U.S. settled securities) reports, summary of loans outstanding by account (U.S. settled securities) reports, and earnings by account (U.S. settled securities).

The Loans Outstanding reports are preferably produced in response to instructions provided by the user by way...

Claim

... of claim 1, wherein the accounting

infonnation includes data from at least one of an Investments and Loans Outstanding category.

65 The method of claim 64, wherein the accounting information is presented as...512

CUSTODY 250

HOLDINGS

ASSET POSITION BY LOC.

CUSTODY 270

TRANSACTIONS

CASH STATEMENT

CUSTODY STATEMENT

SECURITIES 290

LENDING

INVESTMENTS FIG I

LOANS OUTSTANDING

SUBSTITUTE SHEET (RULE 26)

<http://H1 70 13.49/views EF4.aix/prd-home...> Investments by Account 292A

250 Custody - Holdings

270 Custody - Transactions

290 Securities Lending

292

El Investments

c') 294

El Loans Outstanding

M

734 730

@@732

Report Packages

Options...I Help I Run... IL View... I...

7/3, K/20 (Item 17 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00549746 \*\*Image available\*\*

PRODUCT/SERVICE HIERARCHY DATABASE FOR MARKET COMPETITION AND INVESTMENT ANALYSIS

BASE DE DONNEES HIERARCHISEE PRODUITS/SERVICES POUR CONCURRENCE DU MARCHE OU ANALYSE DES INVESTISSEMENTS

Patent Applicant/Assignee:

SECTORBASE COM LLC,

Inventor(s):

BAKER David N,

SHUM Steven M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200013119 A1 20000309 (WO 0013119)

Application: WO 99US19194 19990820 (PCT/WO US9919194)

Priority Application: US 9898777 19980901; US 99260389 19990302

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9325

Fulltext Availability:

Detailed Description

Detailed Description

... fd-eps include-xord-items

cash and equivalents cash and due bank other@

short term investments  
investments loans loan loss reserves  
other interest earnin2 assets accounts receivable inventory  
prepayments and advances deferred acqsn costs...

...plant-net property-plant-equipment  
accrue depreciation and amort property-plant-equipment-net  
goodwill-intangibles  
deferred -Charges other- assets otherjong  
term-assets  
total-assets accountspayable short-term-debt  
deposits other-interest-bearing-liab policy...

7/3, K/22 (Item 19 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00151260

**SYSTEM FOR THE OPERATION OF A FINANCIAL ACCOUNT**  
**SYSTEME DE COMPTABILITE FINANCIERE**

Patent Applicant/Assignee:

PROPRIETARY FINANCIAL PRODUCTS INC,

Inventor(s):

ATKINS Charles Agee,

Patent and Priority Information (Country, Number, Date):

Patent: WO 8808163 A1 19881020

Application: WO 88US1198 19880414 (PCT/WO US8801198)

Priority Application: US 87817 19870415

Designated States: AT AU BE CH DE FR GB IT LU NL SE

Publication Language: English

Fulltext Word Count: 16008

Fulltext Availability:

Detailed Description

**Detailed Description**

... the cost of two homes and  
any improvements thereto. Moreover, certain insurance  
products, annuities, and pension plans continue to be  
attractive "tax-favored" investments under the new law,  
Present mortgage practices, however...to a  
pension or retirement account such as an IRA, KEOGH, SeE,P,  
or corporate pension plan. Alternatively, the client may  
purchase "tax favored" investments such as life insurance or  
annuities in...initial  
, income in his salary;  
(3) a "pension account", such as a Keogh,, SEP or  
401 ( K ) plan, and an illustrative asset., "insurance policy"  
both produce returns of \$1 per annum compounded...3t321,942 \$3,321,942  
Interest Payments \$1499971 -\$3000000  
Amortization Payments \$100,000 \$0  
Outstanding Loan Balance \$0 \$1009000  
Pension Account Investment \$0 \$100,000  
Pension Account Balance \$0 \$417v577  
Net Taxable Income \$3J719971 \$2tMoM  
Taxes Paid...Other

Annuities Compensation Accounts Funds Accounts Assets.

Life IRA Checking Money Stocks Trusts

Market

Health 401 ( K ) Savings Equity Bonds and Other real

Fixed Income Property

Accident/ SEP Other Fixed Options Art...

...Policy

Borrowing Debit Cards Facilities Loans Other  
Against VisarA Equity Access Insurance and Student  
Equity Loans and Credit Annuity Policy Loans  
Securities Facilities  
Loans  
Against Mastercarddm Second Mortgage Against Pre  
Fixed Insurance Existing  
Income Policies Debt  
securities  
N.R...

9/TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

Database relationship analysis and strategy implementation tool

Datenbankverbindungsanalyse- und Strategieimplementationswerkzeug

Outil pour l'analyse des relations dans une base de donnees et pour  
l'implementation de strategie

9/TI/2 (Item 1 from file: 349)

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A DATA PROCESSING SYSTEM FOR MANAGING A PAYROLL OPERATION ACROSS A  
PLURALITY OF JURISDICTIONS

SYSTEME DE TRAITEMENT DE DONNEES PERMETTANT LA GESTION DU TRAITEMENT DES  
PAIES DANS UNE PLURALITE DE PAYS

9/TI/3 (Item 2 from file: 349)

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KAIDARA: A FINANCIAL SYSTEM DESIGN AND IMPLEMENTATION  
CONCEPTION ET MISE EN OEUVRE D'UN SYSTEME FINANCIER, KAIDARA

9/TI/4 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A PERSONAL OR FAMILY FINANCIAL ACCOUNTING AND MANAGEMENT SYSTEM

SYSTEME DE COMPTABILITE ET DE GESTION FINANCIERES PERSONNELLES OU  
FAMILIALES

9/TI/5 (Item 4 from file: 349)

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SYSTEM AND METHOD FOR MANAGEMENT OF HEALTH CARE SERVICES

SYSTEME ET PROCEDE POUR LA GESTION DE SERVICES DE SOINS DE SANTE

9/TI/6 (Item 5 from file: 349)

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SYSTEM AND METHOD FOR ADMINISTERING A BROKERAGE REBATE CARD PROGRAM

SYSTEME ET PROCEDE D'APPLICATION D'UN PROGRAMME DE CARTE DE REMISE DE  
COURTAGE

9/TI/7 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR FINANCIAL PLANNING AND CONSUMER DEBT ELIMINATION  
SYSTEME ET PROCEDE DE PLANIFICATION FINANCIERE

9/TI/8 (Item 7 from file: 349)

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SYSTEM AND METHOD FOR AUTOMATED MANAGEMENT OF TRANSACTION INFORMATION

SYSTEME ET PROCEDE DE GESTION AUTOMATIQUE D'INFORMATIONS DE TRANSACTIONS

9/TI/9 (Item 8 from file: 349)

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SYSTEMS AND METHODS FOR A PERSONAL, UNIVERSAL, INTEGRATED ORGANIZER FOR

LEGACY PLANNING AND STORAGE  
SYSTEMES ET PROCEDES DESTINES A UN ORGANISEUR UNIVERSEL PERSONNEL INTEGRE  
PERMETTANT DE PLANIFIER UN HERITAGE ET DE STOCKER DES DONNEES  
CORRESPONDANTES

9/TI/10 (Item 9 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

PERSONAL FINANCIAL PLANNING  
PLANIFICATION FINANCIERE PERSONNELLE

9/TI/11 (Item 10 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ADMINISTERING INCENTIVE AWARD PROGRAM  
GESTION D'UN PROGRAMME DE PRIME D'INCITATION

9/TI/12 (Item 11 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR EVALUATION OF POTENTIAL FUNDING SOURCES FOR FINANCIAL  
PLANS  
PROCEDE ET SYSTEME D'EVALUATION DE SOURCES POTENTIELLES DE FINANCEMENT POUR  
PLANS DE FINANCEMENT

9/TI/13 (Item 12 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

NETWORK SYSTEM FOR HANDLING REQUEST FOR PROPOSAL RELATING TO THE SELECTION  
OF AN INVESTMENT ADVISOR BY AN INSTITUTIONAL INVESTOR  
SYSTEME RESEAU DESTINE A TRAITER UNE DEMANDE DE PROPOSITION EN RAPPORT AVEC  
LA SELECTION D'UN CONSEILLER EN PLACEMENT PAR UN INVESTISSEUR  
INSTITUTIONNEL

9/TI/14 (Item 13 from file: 349)  
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SYSTEM AND METHOD FOR SYNDICATED TRANSACTIONS  
SYSTEME ET PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS CONSORTIALES

9/TI/15 (Item 14 from file: 349)  
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SYSTEM AND METHOD FOR PROVIDING SECURE RETIREMENT BENEFITS VIA A CONVERSION  
PROCESS  
SYSTEME ET METHODE PERMETTANT D'OFFRIR DE VERSER DES PRESTATIONS RETRAITE  
SURES GRACE A UN PROCESSUS DE CONVERSION

9/TI/16 (Item 15 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

COLLABORATIVE BENCH MARK BASED DETERMINATION OF BEST PRACTICES  
DETERMINATION DES MEILLEURS PRATIQUES SUR LA BASE D'ANALYSES COMPARATIVES  
EN COLLABORATION

9/TI/17 (Item 16 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR MANAGING AND OPTIMIZING STOCK OPTIONS  
PROCEDE ET APPAREIL DE GESTION ET D'OPTIMISATION D'OPTIONS D'ACHAT  
D'ACTIONS

9/TI/18 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR EVALUATING WORK PRODUCT  
SYSTEME ET PROCEDE D'EVALUATION D'UNE OEUVRE

9/TI/19 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A DIRECT STOCK PURCHASE SYSTEM AND METHOD FOR IMPLEMENTING THE SAME  
PROCEDE ET SYSTEME D'ACHAT D'ACTIONS DIRECT, ET PROCEDE DE MISE EN OEUVRE

9/TI/20 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INCENTIVE PROGRAM ASSOCIATED WITH EQUITY ACQUISITION  
PROGRAMME D'INCITATION BASE SUR L'ACQUISITION DE PARTICIPATIONS

9/TI/21 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

A METHOD AND SYSTEM FOR COMMUNICATING TARGETED INFORMATION  
PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER DES INFORMATIONS CIBLEES

9/TI/22 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR GENERATING CUSTOMER INCENTIVES BY REWARDING CUSTOMERS  
WITH SECURITIES  
PROCEDE ET SYSTEME DE GENERATION DE PRIMES DESTINEES AUX CLIENTS EN  
RECOMPENSANT LES CLIENTS AU MOYEN DE TITRES

9/TI/23 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR INTERNET-BASED BUSINESS VALUATIONS  
SYSTEME ET PROCEDE INTERNET D'EVALUATION D'ENTREPRISES

9/TI/24 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES  
FINANCIERS

9/TI/25 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR TRANSACTION ENABLED ADVERTISING  
SYSTEME ET PROCEDE DE PUBLICITE PERMETTANT UNE TRANSACTION

9/TI/26 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

ENTREPRISE SIMULATION MODULE  
MODULE DE SIMULATION D'ENTREPRISE

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DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM  
SYSTEME INTEGRE POUR LE TRAITEMENT D'INFORMATIONS SUR DES SERVICES  
D'INVESTISSEMENTS FINANCIERS

00996771

**KAIDARA: A FINANCIAL SYSTEM DESIGN AND IMPLEMENTATION  
CONCEPTION ET MISE EN OEUVRE D'UN SYSTEME FINANCIER, KAIDARA**

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SL (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200325807 A2 20030327 (WO 0325807)  
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Priority Application: WO 2001BE157 20010918

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 2450

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description  
Claims

**Detailed Description**

... s other policies. The only exception is that no one can have more than one **retirement plan**, and that life insurance is payable only once per person.

**Insurance Schedule**

Month Due Month...180

23 200 140 150 60

14 60 50 200 0

0

**3. Savings and Investment Options**

This table shows the **investment** and savings possibilities that Kaidara offers, with an example for a one hundred US dollar **investment**.

**Duration of % Example for Amount Due**

Deposit per annum \$ 1 00 deposit

6 Months 20 can be realized. No savings under the **Savings and Investment Options** can be withdrawn earlier than three months.

Time of Pre-mature Valid Deposit Options...service free to increase the velocity of money circulation, thereby increasing GDP.

**5. Borrowing and Loans**

In the Kaidara financial model only policy holders can borrow money. The amount that can policy is at state ten, then the policy holder will repay the **loan** in at most ten months. Each policy has its own borrowing right, but an individual...

**Claim**

... of money (V) will be the most important variable to determine GDP. HI. Organic Growth **Investment Returns**. The average return on **investment** with savings in traditional financial institutions is below 10% per annum whereas the cost of...

...rates, and the banks would like to maximize its share of the returns from the **investment** they have facilitated. The search for equilibrium

for the three parties in this tug-of...Security. The primary element of Kaidara is the total welfare package that translates into a pension plan upon retirement. The welfare package is defined by an insurance schedule that covers all social...

9/3, K/4 (Item 3 from file: 349)  
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00948100 \*\*Image available\*\*  
A PERSONAL OR FAMILY FINANCIAL ACCOUNTING AND MANAGEMENT SYSTEM  
SYSTEME DE COMPTABILITE ET DE GESTION FINANCIERES PERSONNELLES OU  
FAMILIALES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200282239 A2-A3 20021017 (WO 0282239)

Application: WO 2002US9878 20020329 (PCT/WO US0209878)

Priority Application: US 2001282064 20010405

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

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Fulltext Word Count: 11662

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the profit measure do not work for the individual.

Many typical systems substitute return on investment for profit. However, return on investment is the performance of an asset and profit is income minus expenses. Moreover, return on investment only applies to assets and, as such, is only one aspect of personal finance. Therefore, return on investment is a poor unit of measure.

Further, profit is a business formula that does not...an increase in a income producing assets.

This is savings. The possible return on that investment next year and the years following may further increase the value of the individuals income...to develop the personal financial management system.

The source of funds (S) may be income, investment returns, trust fund benefits, gifts received, Social Security, gambling winnings and, inheritance, among other forms...various forms. income may include salary, commission, wage, or other income. Further, income may include investment income, employer contributions to retirement investments, gifts received, Social Security, profit sharing and other income.

Spending ...spending as it may feedback into non-passive income. Further, asset purchases may feedback into investment income.

Savings is the purchase of assets and/or reduction in liability, among others. In assets in a brokerage account, personal investment account, or retirement account, among others.

These forms may also include pension shares, real estate...

...IPA) are any assets that produce income. IPA may take the form of savings accounts, equities, bonds, and real estate investments, among others. Further, IPAs may be assets ...of fiscal behaviors. The information may be acquired from various institutions, banks, trusts, savings and loan, businesses, companies, organizations, and creditors, among others. These entities may, for example, be servers 42 and/or branch terminals 40 of financial institutions, banks, savings and loans, mortgage brokers, creditors, financial service providers or other institutions, among others. The information may be...and 11.

As shown the database may hold bank transaction statements, balance statements from brokers, retirement plan statements and tax statements, among others. From these statements and/or data, the information associated...IPA may need to be purchased annually. For example, the individual may use an annual investment schedule with fixed interest. The \$500,000 in the example above would require an annual investment of approximately \$5084. However, other methods may be used to determine an annual investment schedule. Further various schedules may be applied. For example, monthly schedules may be applied and ramping investment schedules may be used.

20

In a next step, at a subsequent time, the method may be repeated. For example, in a next year, the individual may reevaluate their investment goals. The individual may have, for example, received a raise to \$55,000 and prefer...such, the desired amount of retirement assets may be adjusted to \$550,000. The annual investment amount, however, will be augmented by the assets already designated for retirement from the previous period. Further, the length of the investment schedule is shorter. Using the calculation methods above, the individual may desire to save approximately...

...the income equivalent to the present income. One consequence of this method of adjusting the investment amount to meet a changing personal finance code is the ability to compensate inflation. The...of income allocated to retirement savings may actually diminish over time. However, other schedules and investment return calculation methods may be used.

Further this method may be abstracted to other personal...other period. The source of funds may include salary, new debt, retirement contributions, asset sales, investment appreciation, and others. These others may be entered, for example, in the Source cells. There...of new debt may be used. These cells may include borrowing from credit cards, consumer loans, and others. More than one cell of retirement contributions may be included. These may include...federal, state, local, and FICA taxes, among others. Further, cells may be allocated to retirement investments. These retirement investments may include the purchase of assets. In one exemplary embodiment, these cells will equal in...

Claim

... the computational circuitry through an interconnected network.

27 A method for establishing a plan for investment, the method comprising:  
determining a present value of a desired monetary income, said desired monetary...

9/3,K/6 (Item 5 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00924736

SYSTEM AND METHOD FOR ADMINISTERING A BROKERAGE REBATE CARD PROGRAM  
SISTÈME ET PROCÉDÉ D'APPLICATION D'UN PROGRAMME DE CARTE DE REMISE DE COURTAGE

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Patent and Priority Information (Country, Number, Date):

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the customers at the checkout stand and then post the customers' purchases to respective customer accounts.

Financial card systems may also offer rebates. For instance, the known DISCOVEe card provides a relatively...

...the transfer of card-based rebates to various types of retirement accounts, college saving accounts, 401 (K) profit sharing plans, etc. U.S. Patent No. 5,787,404 discloses transferring card-based rebates to a long term investment account with a financial institution (such as a bank, savings and loan association, credit union, broker-dealer, insurance company, etc.). U.S. Patent No.

5,970,480 discloses converting card-based rebates into ownership interests in investment instruments, such as mutual funds, bonds, insurance investments, or an annuities.

The above-described programs may have a number of drawbacks. For instance, the programs may fail to encourage cardholders to actively interact with the third party investment provider. For example, a cardholder may lose interest in the investment program because the rebates are typically small, and therefore may be perceived as having

only a negligible impact on the investment as a whole. A cardholder may also 1 5 become disinterested in the program because the investments are perceived to offer no innnediate benefits (e.g., the pay out of a long-ten-n investment may be perceived as too "remote"). Further, a cardholder may lose interest in the program because the interface for interacting with the investment provider is perceived as cumbersome or otherwise ineffective. Such lack of interest in the program may reduce revenue generated by the program for both the card provider and the investment provider. This lack of interest may also prevent cardholders from taking appropriate action to make their investments more effective (e.g., by eliminating unproductive assets).

Known rebate programs may also suffer from....

...one embodiment, the brokerage system charges a fee to perform the transaction (such as a securities purchase or sale). In this case, the rebate is -used to fund at least part...cardholders to become more attentive to their respective brokerage accounts (e.g., by selling unproductive investments , visiting the brokerage system's website, performing research to keep abreast of relevant information concerning...

...rebates preferably remain relatively small. Hence, the availability of the rebates should not encourage reckless investment by the cardholders (e.g., with respect to purchases or sales of securities ).

According to another advantage, the cardholders may directly interact with the brokerage service via a...

...of brokerage service on behalf of its customers. Some exemplary brokerage systems may make financial investments on behalf of their customers. Other exemplary brokerage systems may empower their customers to directly...access the brokerage system via a wide-area network (such as the Internet) and perform investmentrelated transactions. More specifically, a typical electronic brokerage system may enable 1 5 subscribing cardholders to buy and sell shares of stock, mutual funds , bonds, etc. The brokerage system may also enable subscribing cardholders to perform a wide variety of tracking, planning, and analysis tasks pertaining to investments . In a typical application, the brokerage system requires potential subscribers to first establish and fund...

...system. The system then debits the account by an appropriate amount when the subscriber purchases investment assets (or performs other cost-incurring transactions). The brokerage system may also assess a transaction...

...more trading systems 126.

The trading systems may 'Comprise any type of system in which investment assets may be bought and sold in a particular jurisdiction. For instance, the trading ...various billing functions, and report processing system 312 for performing various reporting functions related to investment account management.

Application module @04 includes an application processing system 314 for performing various functions...apply the rebates indicated in account 328 to help fidm the actual purchase price of investments , e.g., to contribute toward payment of the purchased investment assets. In still another alternative embodiment, the brokerage system 124 enables the cardholder to specify...

...select whether he or she wants the rebates applied to cover only transaction fees, only investment purchase price costs, or a combination of transaction fees and purchase price costs. Still alternatively...

...interface screens (not shown). Screen 500 particularly allows a

cardholder (or other user) to trade investment assets (e.g., stock).

15 The screen 500 includes conventional pull-down menu entries...e.g., gold or platinum card categories, or other categories); (c) interest-bearing balance on accounts ; (d) credit rating, etc.

In step 819, the brokerage service determines whether it is time to send ... disclosed herein apply to electronic systems where a brokerage agent (or other brokerage personnel) makes investment-related transactions on behalf of cardholders (e.g., at the direction of the cardholders). The...

9/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00899736 \*\*Image available\*\*

SYSTEM AND METHOD FOR FINANCIAL PLANNING AND CONSUMER DEBT ELIMINATION

SYSTEME ET PROCEDE DE PLANIFICATION FINANCIERE

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Patent and Priority Information (Country, Number, Date):

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KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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Fulltext Availability:

Detailed Description

Detailed Description

... of injury, layoff or death. Nor do many of those same debt-ridden consumers have retirement plans or life insurance needs identified and fulfilled.

A number of financial products are available to...

...program; for example, a computer program is available for coordinating financial resource management utilizing annuity investments, which grow taxdeferred. The computer program is utilized in a system to administer resources according...

...a client practicing such program comes into possession of such resources, necessary to begin such investments.

Another program discloses a computerized method designed to provide guaranteed lifetime income. An initial investment is divided into two investment instruments. The first instrument is designed to provide periodic distributions, and is able to be...

...annuity. Such method presupposes the existence of financial assets in

order to fund such initial **investment** .

Several patents, all to Atkins, disclose a personal management program centered on a particular type...

...use funds that would have been used to amortize the mortgage toward a pension or **retirement plan** . Such a program is designed to spread a client's payments 15 out over...

...as the present teachings, to address problems associated with coordinated financial planning, such as, **equity growth**, **emergency fund allocation**, **life insurance**, and **debt elimination**.

2

#### SUMMARY OF THE INVENTION

An object of the...

...an **emergency fund**.

Another object is to enable a method for forecasting and funding a **retirement plan** . A more specific objective of the present invention is to evaluate income, inflation and financial objectives in forecasting a **retirement plan** .

Another object of the present invention is to provide a method for allocation of funds...

...rate, non tax-advantaged debt, whether secured or unsecured, such as credit cards and car **loans** . Prior art ...current monthly income, current personal savings, current real estate, current mortgage(s), life insurance, household **loans** and debts, such as credit cards, **revolving charge accounts** and the like, and other anticipated expenses.

6

Data obtained from such information is supplied...both term and pen-nanent) including current balances and current value. Additional program data includes **loan** information 54, such as real estate (e.g., the value of the customer's home...

...monthly debt data is also requested, first mortgage 60; second mortgage 61; installment and household **loans** 63, such as student **loans** ; credit cards and revolving debt 65; and other monthly expenses 67, which may include anticipated...be saved or invested each month, based

Oi

upon a predesignated rate of return on **investment** , in order to obtain the retirement lump sum needed 93.

12

Steps One through Four...

...the customer's financial needs in retirement without relying on Social Security, but may include **pension plans** associated with the customer's employment.

Those steps identify the customer's financial problem, which....

...any other manner.

Commonly available plans to eliminate debt involve use of a debt consolidation **loan** , typically a first mortgage refinancing or a second mortgage that takes out the equity owned...

...such that the total interest paid actually increases and the time to finish paying both **loans** increases. Most companies advertise putting cash back into the customer's hands. Typically, such newly...

...at station 105 enabled by the present teachings wherein the flaw in

conventional debt consolidation loan plans is demonstrated. The program calculates a new time in debt 107 associated with a typical debt consolidation loan, and calculates a new total of interest to be paid 109 throughout the life of such new debt consolidation loan.

The second phase of the pathway to financial independence is enabled by alternate embodiments of...program creates a margin by identifying a source of cash, such as a second mortgage loan and a predetermined order of debt payment in order to maintain the monthly expenditure of...

...while repaying such second mortgage and any remaining outstanding debt. A portion of such new loan 113 is applied to establish an Emergency Fund as described previously in Step Two 79...

...and 5) using a lump sum cash input, if necessary. The remainder of such new loan is applied to pay off as much of the outstanding debt as possible. No additional...

...mortgage and then to accelerate repayment of the first mortgage. Using input considering such new loan, the program calculates and reports to the customer the remaining time in debt 117 and the total interest to be paid 119, including the new loan, for comparison to the amount of interest to be paid, without debt acceleration based on...

...in the form of a standard bank deposit account or in the form of an investment account, such as a mutual fund, stocks, certificate of deposit, and the like, as desired by the customer.

The individual customized...

...of income and the amount of savings required to replace monthly income upon retirement. Specific investment vehicles and insurance policies should be selected by the customer with the advice of a salesman or broker.

Using input considering such new loan and the above described allocation to Steps Two through Four, the program calculates and reports...

...in debt 127 and the total interest to be paid 129 including the new 16 loan, for comparison to the amount of interest to be paid based on current debt condition...

...to build the Retirement Savings account. The first mortgage debt is not accelerated because some investments associated with the Retirement Fund and Emergency Fund may realize a greater rate of return...

...mortgage interest paid to a lender from such taxpayers gross income. At the same time, investment growth is 17

included as ordinary income, for which income tax must be paid. ...Equity Creator max embodiment of the present invention.

Using input considering such new second mortgage loan and the above described allocation to Steps Two through Four, the program calculates and reports...

...time in debt 133 and the total interest to be paid 135 including the new loan and remaining first mortgage, for comparison to the amount of interest to be paid based...

...payment scheme

5 = total potential interest saved

N = ORIGINAL number of payments for a particular loan

Na = adjusted number of payments

Nn = New number of payments (after margin added)  
A = ORIGINAL...

9/3,K/9 (Item 8 from file: 349)  
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00894469

SYSTEMS AND METHODS FOR A PERSONAL, UNIVERSAL, INTEGRATED ORGANIZER FOR  
LEGACY PLANNING AND STORAGE

SYSTEMES ET PROCEDES DESTINES A UN ORGANISEUR UNIVERSEL PERSONNEL INTEGRE  
PERMETTANT DE PLANIFIER UN HERITAGE ET DE STOCKER DES DONNEES  
CORRESPONDANTES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

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Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the necessary tasks of changing account names and designating  
beneficiaries for all insurance policies and **retirement plans**.

Thus, there exists a need for a system that would allow a user to  
organize...partner or sponsor such as an existing institution or service,  
e.g., a financial planner, investment advisor, law firm, insurance  
company, accountant, health care provider, financial portal, etc. In such  
embodiments...deed

Other real estate 2: address, location of title deed

Etc.

C. Financial Records

(1) Investment advisor/Broker/Financial planner: names, addresses,  
telephone  
numbers

(2) Assets

(i) Checking accounts: name of...

...location of key  
location

(v) S corporation stock: name of corporation, number/amount, location

(vi) Investment accounts: institution, title to account, password,  
location of  
records

(vii) IRA and Roth IRA accounts...

...account, beneficiary for

each, location of records

(viii) Retirement accounts (e.g., 401(k)), profit sharing plans, pension plans).

institution, title to account, beneficiary for each, location of records

(ix) Pension plan /Employer death benefits: institution, location of records (x) Annuities: institution, title to account, beneficiary for...

...face amount, location of policy

(2) Medical Insurance: company, policy number, location of policy

(3) Mortgage or Loan Insurance: company, policy number, location of policy

(4) Accident Insurance: company, policy number, location of policy

(5...)

...address, telephone number; human resources department

phone number

(2) Prior employers: name, address, telephone number, pension plans /death benefits

H. Security

(1) Computer files: passwords, special instructions

(2) Security PIN numbers

(i...Legal

attorney business

attorney estate

attorney real estate

other

Financial

accountant

financial planner

bank officer

investment advisor

stockbroker

life insurance agent

property and casualty agent

other

3 5

Personal Folder

Personal...screening and exam schedule

CQM of Health ProM and Living Will

Financial Folder

Financial Advisors

Investment Advisor

name, firm, address, phone, email, comments

Stock Broker

name, firm, address, phone, email, comments...

...name, number of shares, owner, location,

date acquired, cost basis per share

S corporation stock

Mutual Funds (possible to be imported from Quicken et al)

name, number of shares, owner, location,

date...

...date acquired, face amount, maturity date

Limited Partnerships

name, owner, type, location

date of purchase, investment to date

Accounts/Notes Receivable

owner, debtor, location, original amount, maturity date,

interest rate, principal outstanding

comments

Investment accounts / Online accounts

owner, institution, account number, location, password

Retirement Assets

Pension

type of investment, institution, owner,  
beneficiary  
Real Estate  
Primary Residence  
address, owner, location of deed  
date of purchase...  
...of purchase, cost of improvements, fair market value  
annual costs: real estate taxes, insurance, maintenance  
Investment Property  
address, owner, location of deed  
date of purchase, cost of improvements, fair market value...  
  
value  
household furnishings  
automobiles, boats, planes  
Additional Assets  
annuities  
institution, owner, date acquired, location  
original investment, fair market value, maturity/exercise date  
futures  
owner, date acquired, location  
original investment, fair market value, maturity/exercise date  
warrants  
15 owner, date acquired, location  
original investment, fair market value, maturity/exercise date  
hard assets  
owner, date acquired, location  
original investment, fair market value.  
copyrights /patents  
owner, date acquired, location  
original investment, fair market value.  
  
Liabilities  
Secured  
Mortgages  
Bank/Company, on what property,  
interest rate, amount outstanding  
Auto Loans  
Bank/Company, on what,  
interest rate, amount outstanding  
Margin Accounts  
Bank/Company, on what,  
interest...  
  
...deed, location  
2. vacation home  
title holder  
mortgage outstanding; title deed, location  
3. other property ( investment )  
title holder  
mortgage outstanding; title deed, location  
Business Records  
business agreement  
partnership agreement  
buy-sell...  
  
...firm, address, phone, email, comments  
Other  
Life Insurance Policies  
Life Insurance  
company, policy #, face amount, loans against, anniversary  
date, annual premium  
Other (provided by employer or group)  
Health Insurance Policies  
Medical...

..Auto insurance  
company, policy location, anniversary date, annual premium  
Other  
Financial Insurance Policies  
Mortgage or Loan insurance  
company, policy #, location, anniversary date, annual premium  
Credit card insurance  
Umbrella Liability coverage  
company...

9/3,K/10 (Item 9 from file: 349)  
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00878883 \*\*Image available\*\*

**PERSONAL FINANCIAL PLANNING**  
**PLANIFICATION FINANCIERE PERSONNELLE**

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Detailed Description  
Claims

Detailed Description

... involves a number of these financial goals and a consideration of financial preferences and **investment** strategies. A person can start thinking, formulating, and implementing a financial strategy by drawing upon...

...information about multiple interdependent financial goals, gathering from a financial entity information about classes of **investments** owned by the user and controlled by the financial entity, and performing multiple random simulations...

...may be provided 7,4 by orle or more aspects of the invention.

The personal **investments** review (PIR) tool integrates multiple financial goals planning with **investment** planning and includes planning, **investment**, and other features. The PIR tool allows for realistic **investment** planning, allowing investors (users of the PIR tool) to plan as individuals or with a...

...accordance with an embodiment of the invention.

DETAILED DESCRIPTION

Referring to FIG. 1, a personal **investments** review (PIR) system 100 provides a tool that integrates multi-goal financial planning with **investment** planning. The PIR system 100 helps a user (not shown) establish savings and time horizons...

...s current savings strategy is likely to be sufficient to fund the goals, and consider **investment** options such as **mutual funds** that may be appropriate **investments** @or the user. In evaluating the probabilities of funding each goal, the PIR system 100 evaluates how the user's current portfolio mix of stocks, bonds, and short-term **investments** could potentially perform over time in a wide spectrum of hypothetical market situations. The results...

...showing when and where any shortfalls may occur. The PIR system 100 also generates alternative **investment** strategies that could improve the chances of funding the goals and provides a list of **investment** options that could help the user move toward target asset mixes.

The PIR system 100...

...be accommodated. In the information gathering stage 102, the PIR system 100 gathers planning and **investment** information including user information 104, accounts information 106, and goals information 108 from - 4 the...

...PIR system 100, via a processing engine 112, uses the gathered information and generates an **investment** strategy to support the financial plan. The **investment** strategy provides a probability output for each goal that represents the likelihood that the goal...engine 112 uses a dataset

of randomly generated returns for stocks, bonds, and short term investments . Each set of returns maintains the historical correlation among the asset classes. The probability represents...

...The routine 202 is controlled and maintained by an entity, e.g., a brokerage or mutual fund company. To access the routine 202, a user (not shown) at a user terminal 204...

...allocation data 312 and wealth level, inflow (financing), and outflow (payment) data 314.

Planning and investment information related to the user is obtained in the input stage 300. Three categories of...

...stored data maintained by or otherwise accessible to the entity, such as assets, accounts and 401 (k) plans managed for the user by the entity.

The user profile information 316 includes profile...the simulation process (determining if the goals can be achieved under a variety of simulated investment scenarios).

- 8

The user profile information 316 also includes data obtained through a household data...

...overall financial situation,  
is d) emergency fund/short term use of assets,  
e). level of investment knowledge and experience with stocks or stock mutual funds,  
f) risk tolerance scale, and  
g) selling tendencies, e.g., asking if given a \$100...

...in the profiles 316, goals 318, and accounts 320 sections, such as.

a) total current financial assets (accounts data),  
b) yearly saving amount towards goal (accounts data),  
c) number of dependents (personal information...)

...asset mix

that the ALM engine 306 can choose from in selecting or suggesting an investment asset mix for the user that can help the user meet his or her goals...

...IPQ questions are therefore not

- 10

asked: 1) estimate the annual income needed from retirement investments (not needed because the answer to this question is implicitly built into the planning section...)

...the statement that best describes your (the user's) plan to use retirement savings and investments (not needed because the answer to this question is implicitly built into the planning section...the goal in that row 1206, an add goal button 1226 to enter is additional investment goals, or on a next button 1228 if the goals are complete.

The goals graph...

...in recognizing distinct saving vehicles such as traditional and Roth IRAs (individual retirement accounts), college investment trust accounts (CITs), UTMA/UGMA (Uniform Transfer to Minors Act/Uniform Gift

to Minors Act...

...local  
tax rate, these taxes are also deducted. The PIR tool takes  
- 14  
taxes from **investment** earnings and distributions, where  
applicable. The PIR tool may also provide an interface to  
accept...13a-b on an  
accounts screens 1300, includes a description of the user's  
current **financial assets/ accounts**. FIG. 13a shows a top  
portion 1302 of the accounts screen 1300 including information  
on...

...an account type, e.g., taxable, tax deferred, tax  
free, annuity, IRA, and CIT (college **investment**  
trust) (columns 1306a-b),  
c) an associated goal type (each account is  
allocated to a...market during the planning  
horizon. The user need not provide estimates for his or her  
**investments** ' future return and for the inflation rate. The  
set 6f returns is pre-computed and...

...the goal will be  
fully funded (realized) given the user's current strategy and  
multiple **investment** return scenarios derived from the user's  
current asset allocation. For example, the graph 1502...

...1510. The user can see the hypothetical  
market value of his or her savings and **investments** for key  
years of his or her goals by clicking on a goal analysis link...

...user to a goal  
analysis screen, partially shown in FIG. 16 on a savings and  
**investments** goal analysis screen 1600. The goal analysis  
is screen shows a graph and a table for each goal representing  
how the user's current savings and **investments** are projected  
to change from the current date to the end of each goal.

Clicking...

...as in FIG. 19 by clicking on a adjust goals link  
1516. Clicking on an **investment** strategy link 1520 brings the  
- 21  
user to an **investment** summary screen 2100 as in FIG. 21 that  
can be helpful in reviewing the user's current portfolio to  
determine if the userfs **investments** are adequately  
diversified. Each of the screens 1800, 1900, and 2100 are  
described below in...

...displays the probabilities that the user's  
goal@ will be funded given the userfs current **investment** plan.

To test the "what-if" scenario using the changes, the user  
-clicks on a...ALM engine 306 calculates the probability of each goal  
being  
funded given the "what-if" **investment** scenario and presents  
the resulting probabilities on a target asset mix screen 2000,  
shown in...

...Users do not need to return to  
the input section to make these changes).

The **investment** summary screen 2100 includes a summary of  
the user's **investment** strategy analysis. As generated by the  
ALM engine 306, the **investment** summary screen 2100 includes  
suggestions as to how the user can move closer to his or her  
target asset mix for each goal and funds/ **investment** options

that the user previously selected as possible investment alternatives.

The user can click on a current holdings button 2102 on the investment summary screen 2100 and access a current holdings screen 2200, shown in FIG. 22. The...

...in checkboxes 2502 by the user. An asset allocation graph 2504 breaks the user's investments down by asset type, e.g., stocks, bonds, short-term, and other. An exposure graph 2506 and a sectors graph 2508 include a "look-through" for mutual funds (breaking down the mutual fund portfolio to show underlying investments). The exposure graph 2506 breaks the investments into dollars or percentages based on asset type, e.g., domestic stock, foreign stock, bonds, short-term, and other. The sectors graph 2508 breaks the investments into 14 dollars or percentages based on industry sector, e.g., durables, staples, energy...

...and 2508 detailing the holdings (one holding per table row) that make up the - 24 investments included in the graphs 2504, 2506, and 2508. The tables include one column for each...

...total dollar or percentage value for each row (holding).

The PIR system also provides for investment alternatives on an investment alternatives screen 2600 as in FIG. 26. The investment alternatives screen 2600 lets the user view for each goal the current diversification of his...

...evaluate how his or her assets are spread among industry sectors and foreign and domestic securities. Suggested changes to the user's current investment strategy are automatically given for each goal that may move the user closer to his...

...move towards the suggested target asset mix, the user can click on a next target investment button 2602 to access a next target investment screen 2700, shown in FIG. 27. The next target investment screen 2700 helps the user narrow the array of investment alternatives within each of the target asset mixes.

See @ending United States patent application 09...

...September 30, 1999 for an explanation of one way to implement ;14 -the next target investment process.

The user can click on a funds to consider button 2604 to view a list of investments, e.g., mutual funds, that the user may want to consider purchasing in order to move closer to his or her target asset mixes. The investments in the list can include investments opportunities held inside and outside the entity providing the PIR system. Using a "look through" - 25

analysis, the ALM engine 306 determines an investment style that the user may want to consider. Once an investment style is identified, the funds to consider screens 2800 (FIG. 28), 2900 (FIG. 29)...

...and 3100 (FIG. 31), described further below, display funds by category, e.g., domestic large blend stock funds, foreign stock funds, domestic large growth stock funds, and bond funds. The categories are based on

Morningstar, Inc. **Investment** Categories that Strategic Adviserfs, Inc. (SAI) modifies slightly. The screens 2800, 2900, 3000, and 3100 assist the user in evaluating individual funds as **investment** choices. The funds listed are screened to meet certain characteristics, although the funds need not...

...and the highest risk-adjusted return (using Sharpe three year rates) within their respective Morningstar **Investment** Category. Further, the foreign stock funds may only include those funds that invest primarily in equity **securities** of issuers located outside the United States.

The user can select one of four types...

...FIG. 28), risks (FIG. 29). loads and fees (FIG. 30), and profile (FIG. 31). The **investments** in each analysis type's list are divided into tables by asset type. Each table row includes the name of one **investment** option and a checkbox that the user may click to select that **investment** for consideration in the user's target asset mix.

The remaining columns in the tables...

...listing on the screen, and the columns in that particular screen view.

Also from the **investment** alternatives screen 2600, the user can click on a current holdings button 2606 to access...

...years of retirement, and has entered additional goals (beyond retirement), additional accounts, and explored the **investment** strategy portions of the PIR tool. At the conclusion of each interaction, data is saved...

...ALM engine 306 calculates 3404 the base retirement income and determines the taxable income before **investment** returns and taxable withdrawals. The base taxable income is also calculated 3406 for each child...

...the retirement and education goals only, the ALM engine 306 also determines the taxable assets, tax-deferred assets, and tax-free assets for each simulation. The ALM engine 306 also determines 3416 the...amount for the year.

Calculate the base retirement income and determine the taxable income before **investment** returns and taxable withdrawals.

'The base income each year is the after-tax total earned...fee must be prorated as well.

If the account is the taxable account f  
Taxable **investment** income = last year's balance \* random return  
Federal tax on **investment** income = federal tax method (taxable income + **investment** income)  
federal tax method (taxable income)  
State tax on **investment** income = taxable **investment** income \* state tax rate  
Determine taxable account balance  
Add **investment** income  
Subtract federal taxes  
Subtract state taxes  
Update Taxable income  
Add taxable **investment** income to taxable income  
If the account is not the taxable account or an annuity...the CIT plan fee must be prorated as well.

Account type is taxable account  
Taxable investment income = last year's balance \* random return  
Federal tax on investment income = federal tax method (taxable income + investment income)  
federal tax method (taxable income)  
State tax on investment income = taxable investment income \* state tax rate  
Determine taxable account balance  
Add investment income  
Subtract federal taxes  
Subtract state taxes  
Update Taxable income  
Add taxable investment income to taxable income  
Account type is custodial account)  
'Important note: the investment income from the custodial account is taxable to the child and not to the user/spouse  
Taxable investment income = last year's balance \* random return  
Federal tax on investment income = federal tax method (child's taxable income + investment income)  
- federal tax method (child's taxable income)  
State tax on investment income = taxable investment income state tax rate  
Determine account balance  
Add investment income  
Subtract federal taxes  
Subtract state taxes  
Update Child's Taxable income  
Add taxable investment income to child's taxable income  
55  
Account type is CIT account  
account balance = last... A partial first year return equals (the corresponding random return) \* (the first year ratio).  
Taxable investment income = last year's balance \* random return  
Federal tax on investment income = federal tax method (taxable income + investment income) - federal tax method (taxable income)  
State tax on investment income = taxable investment income \* state tax rate  
Determine taxable account balance  
Add investment income  
Subtract federal taxes  
Subtract state taxes  
Update Taxable income  
Add taxable investment income to taxable income  
Make the contribution for the account  
'If the year is the...

...level of confidence. For the retirement goal and college goal only, also determine the taxable assets, tax-deferred assets, and tax-free assets at the 50%, 75%, and 90% level of confidence.

This data...

...breakdown of assets.  
The retirement assets are categorized as follows.

Taxable assets

Taxable account

Tax-deferred assets

Annuity for the user

Annuity for the spouse The college assets are categorized as follows.

Taxable assets

Taxable account

Custodial Account

Tax- deferred assets

Pre-paid tuition

CIT Plan

Tax-free assets

Education IRA

The first step is...

...simulation number of the 226' highest amount of total assets.

The confidence amounts for tax- deferred assets and tax-free assets are determined in a similar manner.

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Determine confidence level for...after-tax values) for each year. These amounts are the after-tax incomes from non- investment income, which is determinable (non-stochastic).

Solvers

A solver is tool which varies user input...allocation

Asset Allocations are organized as follows

Retirement asset allocations.

Taxable assets

Taxable account

Tax- deferred /tax free assets

Annuity for the user, Annuity for the spouse, Workplace for the user, Workplace for the...

...the spouse

College assets for each college goal

Taxable assets

Taxable account, Custodial Account

Tax- deferred /tax-free assets

Pre-paid tuition, CIT Plan, Education IRA

Custom goal assets for each custom goal

Taxable...

...the retirement goal and each college goal

If there are taxable assets but no tax- deferred /tax-free assets then we set the tax-deferred/tax-free asset allocation to the same value as tax-deferred/tax-free asset allocation.

If there are no taxable assets or tax- deferred assets then set their asset allocation to the asset allocation of the unassigned taxable assets (i...

...for the account based on the rounded percentages.

'Use the same rule as for tax- deferred /tax-free assets .

Next account

Next Goal

Solving for asset allocations

The engine may be run with the...1 These returns are consistent with the historical correlation of stocks, bonds, and short-term investments . The array is of size (maximum number of years, number of simulations, asset categories)= (1...and is living) then joint life expectancy is always utilized.

Although due to legislation changes some retirement plans may defer NM requirements while the participant is still employed, we will assume that NMs...

Claim

... the probability for each financial goal is based at least in part on classes of investments available to fund the financial goals and on

allocations of assets within each of the...

...S. The method of claim 1 in which the performing includes considering multiple classes of **investments** of differing risk characteristics.

6 The method of claim 1 in which the simulations span...

...goals.

74 The method of claim 6 in which tax characteristics of-each class of **investment** are automatically considered for ".each year of a financial plan including the financial goals.

8...

...method of claim 7 in which the tax characteristics include tax-based restrictions on the **investments** .

10 The method of claim 1 in which the performing includes considering random variations in...

...89

18 The method of claim 1 further comprising automatically presenting a proposed next target **investment** for each of several proposed asset allocations associated with different classes of assets.

19 The...

...20 The method of claim 1 further comprising automatically presenting a list of classes of **investment** , financial goals that are to be funded by each of the classes, and a graphical...

...of claim 21 in which the graphical user interface automatically presents a proposed next target **investment** for each of several proposed asset allocations associated with different classes of assets.

27 The...

...claim 21 in which the graphical user interface automatically presents a list of classes of **investment** , financial goals that are to be funded by each of the classes, and a graphical...

...21 in which the probabilities @,2 .,are based at least in part on classes of **investments** available to fund the financial goals and on allocations of assets within each of the...

...about multiple interdependent financial goals;

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gathering from a financial entity information about classes of **investments** owned by the user and controlled by the financial entity; and performing multiple random simulations...

...of claim 30 further comprising automatically making assumptions about an association of known classes of **investments** owned by the user and the financial goals.

33 The method of claim 30 further comprising

automatically allocating known classes of investments to the financial goals without reference to any pre-known association of the classes of investments with types of the financial goals.

34 A method comprising:  
calculating the likelihood of success...

...The method of claim 34 in which the calculating also considers fee characteristics of particular investment vehicles.

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36 The method of claim 34 further comprising progressively rolling down the asset allocation of college investment trust accounts.

37 The method of claim 34 in which the asset allocations are standardized...

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00868232

**METHOD AND SYSTEM FOR EVALUATION OF POTENTIAL FUNDING SOURCES FOR FINANCIAL PLANS**

**PROCEDE ET SYSTEME D'EVALUATION DE SOURCES POTENTIELLES DE FINANCEMENT POUR PLANS DE FINANCEMENT**

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Detailed Description

Claims

Detailed Description

... FOR EVALUATION OF POTENTIAL  
FUNDING SOURCES FOR FINANCIAL PLANS  
BACKGROUND OF THE INVENTION

Non-qualified benefit plans are executive benefit programs whose primary purpose is to provide supplemental benefits to a company...

...refers to additional benefits over and above the benefits provided by the company's qualified **benefit plans** (e.g., retirement, group life insurance, disability).

For example, Non-Qualified Deferral Plans (NQDP's) are a particular form of non-qualified **benefit plan** that permits a company's key executives to defer substantial portions of their compensation, thereby...

...participants. As time passes, the value of the participants' accounts becomes significant.

Since non-qualified **benefit plans** are funded by the commitment of the employing entity (i.e., the "Plan Sponsor"), many...

...company can invest in anything it wishes, two of the more popular choices are taxable **securities** (often held through **Mutual Funds**) or tax-sheltered Corporate Owned Life Insurance (COLI).

Furthermore, some NQDP's use the values...

...financial products as financing sources for a financial plan, such as a non-qualified supplemental **benefit plan** or individual financial planning.

Two or more financial products are selected for comparison of a...

...to one embodiment, the products compared include life insurance policies (e.g., COLI insurance) and **securities** (e.g., mutual funds).

The attributes are populated with subjective or objective values for each financial products as a funding source for a financial plan, such as non-qualified supplemental **benefit plans**, individual financial plans, and other such types of financial plans. Such products may include **securities** (e.g., **mutual funds**) and life insurance (e.g., COLI insurance). In addition, other embodiments may evaluate 1 5...

...products may be evaluated with respect to various tradeoffs to determine how a supplemental **benefit plan** can best be optimized to maximize the total value to the company.

FIG. 2 is...

...graphical user interface is displayed through the client 200 with menus displaying choices of supplemental **benefit plan** structures. At 530, the user selects the desired type of supplemental **benefit plan**

structure. If the financial product evaluation is for funding an individual financial plan, the selection of supplemental **benefit plan** may be replaced with a selection of some other financial plan structure, if any.

At...

...products are offered for the selected plan structure, typically corporate owned life insurance (COLI) or **mutual funds**. The system is capable of dynamically updating and supporting any number of products within the same broad category (e.g., COLI insurance or **securities**). Within a broad category, such as COLI insurance, the system can compare different financial products...

...the financial products for evaluation as potential funding sources for the chosen type of supplemental **benefit plan**.

At 560 and referring to FIG. 4A, a user interface is displayed with the selected...policy becoming a MEC (Modified Endowment Contract) as a result of policy withdrawals and/or loans exceeding certain formulaic

limits.

The de-MECing provisions in an insurance policy illustrate the strength

...being more reliable.

(4) BUers Rating of Fund Choices

Variable contracts offer a variety of **investment** choices. The number of funds available and the nature of funds available (e.g., stock...

...bonds - short term, long term; money market) could affect the decision to purchase, because supplemental **benefit plans** may be measured by, and the adequacy of the funding source will be affected by...

...cash value of the funding source, which is determined by the performance of its underlying **securities**.

(5) Bgyers Rating of Historical Fund Performance

Historical performance is often a consideration in the decision to purchase an 10 **investment** oriented product. Embodiments of the invention utilize various industry measures in determining the raw score

...Systems, Inc. is a particular embodiment that evaluates potential funding sources for non-qualified supplemental **benefit plans**. FIGS.

5A-5M illustrate the web page interface for the AFS evaluator system according to...

...and/or parameters for tailoring a financial product according to the requirements of a particular **benefit plan**. In this example, the financial product is a corporate sponsored variable universal life insurance (VUL) policy. The parameters may change for different financial product types, such as **mutual funds** or other types of insurance products.

FIG. 5B is a web page interface for specifying...

...the projection of values in the funding analysis of a financial product for a particular **benefit plan**. Again, the parameters of the case data may change depending on the plan and product...

...interface facilitates the specification of relevant insurance controls for the product tailored to the particular **benefit plan**.

FIG. 5D is a web page interface through which employee census data is input for a participant of the particular **benefit plan**, while FIG. 5E is a web page interface displaying employee census data for all participants...

...interface displaying a list of financial products available as potential funding sources for a selected **benefit plan** and employee census data, while FIG. 5G is the web page interface upon user selection...

...display, the data projected is for a particular insurance policy providing flinds for the selected **benefit plan** and applicable employee census data.

FIG. 5I-5K are portions of a web page interface...method for evaluation of potential fandng sources for financial plans, such as non-qualified supplemental **benefit plans**, may be embodied in a computer program product that includes a cornputer-usaible medium. For...

Claim

... 18 The method of claim 1, wherein the two or more financial products compared include **securities** .

19 The method of claim 18, wherein the **securities** include mutual funds .

20 A system for comparing financial products as funding sources for a financial plan, comprising...37 The system of claim 20, wherein the two or more financial products compared include **securities** .

38 The system of claim 37, wherein the **securities** include mutual funds .

39 An article of manufacture, comprising:  
a computer-usable medium;  
a set of computer operating...55 The article of claim 39, wherein the two or more financial products compared include **securities** .  
56 The article of claim 55, wherein the **securities** include mutual Ruids.

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00852889 \*\*Image available\*\*

**SYSTEM AND METHOD FOR SYNDICATED TRANSACTIONS**

**SYSTEME ET PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS CONSORTIALES**

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Detailed Description

Detailed Description

... the creditworthiness of the applicant and renders a credit decision to issue or deny the loan . The third tier is represented by a Web server that permits the institution to publish...

...unexploited asset in terms of this architecture. The essence of the

institution's business (issuing loans or credit cards, opening checking, savings or brokerage accounts, managing the transfer of money or...a far more effective vehicle for syndicating (i) their online strategies and (ii) their significant investment in the all-important business logic layer of their technology infrastructure. Financial Institutions are increasingly...that is specific or unique to each person such as monthly bills, bank account balances, investments information, health care benefits, email, voice and fax messages, 401 (k) holdings or potentially any other information pertinent to a particular end user.

- 16 The present...

9/3,K/15 (Item 14 from file: 349)  
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00842051 \*\*Image available\*\*

SYSTEM AND METHOD FOR PROVIDING SECURE RETIREMENT BENEFITS VIA A CONVERSION PROCESS  
SYSTEME ET METHODE PERMETTANT D'OFFRIR DE VERSER DES PRESTATIONS RETRAITE SURES GRACE A UN PROCESSUS DE CONVERSION

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Detailed Description

Claims

Detailed Description

... RETIREMENT BENEFITS  
VIA A CONVERSION PROCESS

Field of the Invention

This invention relates generally to investments and insurance, and actuarial methods to secure retirement benefits, and, more particularly, to an Internet...

...that provide for the many financial and other needs that may arise. For example, equity mutual funds can provide potential for market appreciation, life annuities can offer retirees a fixed annual income...

...long-term care agreements can offer retirees insurance for certain health care benefits; home equity loans can provide a source of cash,

etc. Unfortunately, many still do not achieve their retirement...

...or actuarial risk.

Moreover, aside from the often complex aspects of purchasing an insurance or **investment** product, wherein many individuals end up purchasing inappropriate products, even those who are fully informed...

...product, clients lose out on the potentially higher yields of the stock market or other **investment** product. Meanwhile, while **investment** products offer flexibility, they do not provide protection against actuarial risks.

.20 In addition, most...

...cash flow and left unattended will leave a significant inheritance for beneficiaries. A home equity **loan** requires the individual to pay monthly mortgage payments which if not planned properly may lead...

...burdens or even a forced move out, without any assurance of a lifetime benefit.

Moreover, **retirement plans** of many individuals may be completely devastated by the effects of illnesses that require long...a personal retirement benefits program while 1 5 dollar cost averaging out of their current **investment vehicles**, which may be volatile from a market return standpoint or may be illiquid as...

...via the Internet, without necessarily having to deal with the multitude of complex insurance and **investment** products that attempt to provide such benefits. Thus in accordance with another embodiment, the individual

...

...the individual retirement income system. These asset vehicle accounts may each comprise a choice of **investment vehicles**, such as **money market funds**, **bond funds**, **index funds**, market linked deposits and stocks, that may be selected by the client to fund the...

...shows a more detailed view of the individual asset categories, asset vehicle 1 0 accounts, **investment vehicles**, and benefit vehicles available via the system of this invention, according to one embodiment...categories, such as qualified plans (e.g. IRA), home equity, annuity/life insurance products, personal **equities** and personal fixed income **investments**. One or a combination of these asset categories may have been converted to a corresponding...

...conversion process may be employed. Furthermore, asset vehicle components may further comprise a plurality of **investment vehicle components**, 135a- 135-c, such as, **money market funds**, **bond funds**, **index funds**, market linked deposits and stocks.

It is noted that, according to one embodiment of the...

...in account 150 on behalf of a client. Another asset vehicle account is an external **investment vehicle** account 15 1. External **investment vehicle** 151 represents a subset of asset vehicle accounts from a group of asset vehicles...

...system to control.

It is noted that each asset vehicle account is defined by an **investment vehicle** group, such as 141, which comprises various **investment vehicles**, such as **money market funds**, **bond funds**, **index funds**, market linked deposits, stocks and other types of **investment vehicles**. Thus, system 1 00 allows each client the flexibility to determine which portions of the individual's asset categories should be invested in various **investment vehicles** in order to accumulate for future funding of the desired benefits. It is noted...

...of the clients employing the system. The concepts behind the asset categories, asset vehicles and **investment** vehicles introduced above is also illustrated in Fig. 2 as will be described in more...

...140, to each of the clients based on, among other things, client's asset categories, **investment** selections and desired benefits.

Each benefit account 140 comprises a plurality of benefit components referred...plurality of different components. For example, benefit funding vehicle 317 includes reinsurance agreement component 318, **investment** contract 319, insurance products 330 and secondary guarantee agreement 321.

Thus, an employer may set up the benefit accounts for each client/employee, and use the funds from the **investment** vehicles designated by the client, to provide the benefit vehicles in each benefit account. These funds from the **investment** vehicles may be provided via **investment** contracts 319 purchased by the employer providing the benefit account. Typically, such funds are reinsured...

...benefit at a future date, even when client's assets are invested in equity type **investment** vehicles, such as stock or index funds.

As will be explained in more detail below...

...consequences as well.

Once the client has identified the desired asset vehicle accounts and corresponding **investment** vehicles, he or she then accesses the interface component of web server 102, via Internet...

...as well as participate in the potentially high return of the stock market or other **investment** vehicle, for example, by not immediately 'locking' all the assets into a particular benefit account...

...length of the conversion period and the amount of funds to keep in higher risk **investments**.

Reporting and payment process component 126 is employed to process the payments to the client...

...conversion period. Component 126 also updates the client on the performance of his or her **investment** vehicles and benefit account as well as the performance of the markets, rate of inflation, interest rates, among other things, so that the client can modify his or her **investment** vehicles and benefit account with an informed state of mind. The reporting process component is...

...and health status, a desired conversion period specified by the client, the asset accounts and **investment** vehicles that the client has authorized for the system to employ towards funding the desired...

...Fig. 2, an exemplary illustration of the various types of asset categories, asset vehicle accounts, **investment** vehicles, and benefits provided by benefit vehicles of a benefit account that can be provided... client's residence or other real property, (3) annuity / life insurance category 204, (4) personal **equities** category 206, and (5) personal fixed income category 208.

Typically, when an individual retires, he...

...various insurance products, it may be too late or too costly to alter one's **retirement** plans at this point. In addition, the personal investments of a client may be performing well at retirement and the client may be conflicted between the choice of continuing to benefit from returns on equity **investments**, which may later increase retirement benefits and legacy amounts, or 'locking' into a secure, but potentially

less rewarding, retirement plan that offers a stable low risk result.

The system of this invention provides a solution...

...such as 228, acquired by each client remains flexible even when the entire client's investment vehicles have been mapped to various benefits after a conversion process. Thus, during any time...

...the retirement system.

Some examples of asset vehicle account include individual retirement accounts (IRA), personal investment accounts, reverse mortgage accounts, etc., as will be explained in more detail in reference with Fig. 2. Examples of investment vehicles include (1) stocks, (2) money market funds, (3) bond funds, (4) index funds, and (5) market linked deposits.

The objective of the retirement system...

...with his or her desired personalized benefits. The system purchases specific benefits with the various investment vehicles as specified by the client during the conversion process.

Such benefits include, (1) pension...

...converts those asset categories into liquid or tax appropriate asset vehicle accounts that include various investment vehicles. Thereafter, the investment vehicles are converted into a benefit 15 account with benefits over a predetermined conversion period. This allows the individual to participate in higher yielding investments as well as modify the previously selected benefits during and after the conversion period.

It...and their level of liquidity. At stage 302 the system also gathers data about various investment vehicles that a client holds within various asset vehicle accounts. Also evaluated at this stage...

...of employing a conversion period for acquiring desired benefits so as to allow client's investment vehicles remain invested in the market as desired by the client. The system also develops...

...long term care.

At steps 308 the client decides what asset vehicles accounts and corresponding investment vehicles to employ as discussed above. The information obtained in step 308 is then stored...

...step 314 the system allows the client to select the benefit index for the retirement investments. A selection of benefit indices may include level, COLA, and market linked, as is commonly...

...may go to step 322 to allow the client to indicate the decision to allocate investments toward the entire amount of desired benefits at a current valuation rate as computed at...

...multiple benefits as desired.

Therefore, at step 320, the system allocates the client's authorized investment vehicles to purchase each of the benefit vehicles provided by the system. Thus, the client...

...As stated before, a client may wish to participate in the returns from his/her investment vehicles before locking into a benefit account all at once.

It is noted, as mentioned...modify the previously selected benefits as well as maintain significant positions in potentially higher yielding

investment vehicles.

Furthermore, advantageously, the client may instruct the system to maintain a predetermined proportion of assets in various investment vehicles. For example, the client may decide that 50% of the value of the assets should be invested in equity investment vehicles, such as stocks, and the other 50% of the value of the assets should be invested in bond funds. Thus, the system recalculates the value of the investment vehicles so as to maintain the desired proportion of assets, every time that it allocates...

...assets of the client are being kept in the stock market or other potentially volatile investment vehicles, there is no guarantee that the retirement objectives initially selected by the client will...

...312, the system employs simulation process component 120 (Fig. 1) to simulate various scenarios of investment and allocation to various benefit vehicles during various conversion periods. The results of each one...

...market performance and interest rate levels for a future conversion period. Then, based on the investment vehicles employed by the client and other client profile information, the system calculates a plurality of scenarios of what may happen with the client's investment vehicles and desired benefits over the specified hypothetical conversion period. Statistics are offered to the...

...be funded.

During the conversion process the system periodically transfers assets from the client's investment vehicles for use to obtain one or more insurance benefits that over time will accumulate...

...the conversion process, for example once a year, an additional portion of the client's investment vehicle is allocated towards one or more insurance benefits. It is noted that a client...

...where a conversion period is employed, the system determines the amount of the client's investments to allocate towards benefits at valuation rates during the beginning of each interval during the...

...market data to decide how and in what fashion to structure the remaining allocation of investments towards obtaining additional benefits. For example, as will be explained in more detail below, a...than the original target benefit. Also, a client who experiences adverse market results in his investment vehicles during the conversion period may employ a stop/loss indication arrangement, to lock in...

...assets and prevent further depreciation of his or her assets, when the value of the investment vehicles have decreased to below a predetermined stop/loss threshold value.

At step 320, once the amount of investments to be allocated towards various benefits is determined, the system secures the benefits by allocating...

...the conversion process is complete, the client enters the secure retirement stage, where all designated investment vehicles have been converted to benefit vehicles. Notably, as described above, it is the decision...

...dec." notation, are provided for each client depending on his or her circumstance, profile, or investment needs, etc.

As described above, the retirement system determines the retirement objectives and desired benefits...

...402, requires the client to decide the length of the conversion period for which the **investment** vehicles are to be converted into retirement benefits. A client that is more comfortable with...

...decision 404 corresponds to the decision as to what type of asset vehicle accounts and **investment** vehicles for each asset vehicle account will be maintained during the conversion period. First, the...

...vehicle accounts or whether he or she will manage them personally, etc. Second, the particular **investment** vehicle where the assets will be invested must be chosen. And third, the percentage of the total asset in each **investment** vehicle is chosen. For example, as mentioned before, a client may decide that a certain...of the value of his assets should be maintained in fixed income vehicles, such as **money market funds**. The system then maintains the same percentage of the value of the assets, in each **investment** vehicle, every time that a portion of these **investment** vehicles are allocated towards a purchase of a desired benefit.

Collar decision 406 is...

...objective will be achieved. For example, during a bad stock market year the client's **investments** may not have appreciated enough to supplement the client's income. If the client decided...

...to accelerate the entire conversion process at any time when the market value of the **investment** vehicles has reached a predefined high or low level. Thus, a client can specify to...

...conversion when the market has gone satisfactorily high, or when the market value of the **investment** vehicles has gone so low that may jeopardize the amount of benefits the client can...

...spouse. Typically, this decision will determine whether the survivor of two individuals participating in the **retirement plan** of this invention will receive the same income as when both were alive or rather ...

...will be available if the client establishes a benefit account wherein the client's entire **investment** were to be allocated towards the purchase of benefits immediately. The client also can see...

...of \$13792 will be available if the client allocates the entire funds in the assigned **investment** vehicles toward the purchase of the desired benefits.

I 0 At this point, the client...above, Here, the client selected (1) a conversion period of fifteen years; (2) an IRA **investment** vehicle, which contains his initial \$ 1 00,000 asset value; (3) a collar of 90...

...via a user-defined conversion period of 15 years. Notably, the conversion process for other **investment** vehicles, such as assets from a reverse mortgage, may be employed differently depending on tax...

...BOY) value column 5 1 0, which displays the total market value of both the **investment** vehicle ( in this example, IRA account) and benefit accounts at the beginning of each year...reference to Fig. 8, initially at step 800 the client identifies asset vehicle accounts and **investment** vehicles, such as an IRA account to be invested during the conversion process, as shown...

...year of the conversion period. In the example illustrated in Fig. 5 a the initial **investment** is valued at \$ 1 00,000. From this initial **investment** , according to one embodiment of the invention, the client requests for a retirement benefit in...

...that can provide such income payments, the client is able to retain his

or her investments and its associated liquidity during a conversion period where the assets are gradually converted into...

...this invention initiates the conversion process by allocating a portion of the assets from the investment vehicle towards the purchase of a benefit such as a pension. It is understood, as described above, that the funds in the investment vehicles may be mapped to a plurality of benefits that together form a benefit account...

...of the client. Thus, in accordance with another embodiment of the invention a reverse mortgage investment vehicle may be employed so as all or portions of loans from the bank can be allocated towards benefits desired by the client.

As described above...chances of achieving the desired benefits. These statistical results are shown for a variety of investment vehicle conversion algorithms, such as conversion from an IRA, reverse mortgage, or variable annuity asset...

...probability of success that a client can achieve the desired benefits after aggregating all the investment vehicles towards mapping various benefits that form the benefit account of the client.

Finally display...

...quality checks and legal compliance at step 738, the system determines whether a rollover of investment vehicles is required. If so, the system goes to step 742 to acquire the customer's investment vehicle and deposit the funds to a new investment vehicle, such as the system IRA that is maintained directly by the system.

The system...

Claim

... step of allowing said person to select at least one asset vehicle account and one investment vehicle from a plurality of asset vehicle accounts and investment vehicles.

10 The method of claim 9 further comprising the steps of: performing actuarial valuation...

...of simulating results of conversion for various hypothetical conversion periods and various desired benefits using investment vehicles specified 1 5 by said person, said simulation step employing a plurality of random ...

...according to claim 17 further comprising the step of receiving said client's choice of investment vehicles in said asset vehicle account.

19 The method according to claim 1 er comprising...of allowing said client to allocate said assets to a choice of a plurality of investment vehicles in various asset vehicle accounts.

28 The method according to claim 27 further comprising...

...of simulating results of conversion for various hypothetical conversion periods and various desired benefit and investment vehicle scenarios.

29 The method according to claim 28 further comprising the step of employing...

...of asset categories from a group consisting qualified plans, home equity, annuities, life insurance, personal **equities** and personal fixed income.

33 The secure retirement system of claim 32, wherein said asset...

...of asset vehicle accounts from a group of accounts consisting IRA, annuity, reverse mortgage and **mutual fund**.

34 The secure retirement system of claim 33 wherein said asset vehicle accounts include **investment vehicles** from a group of **investment vehicles** consisting of **money market funds**, **bond funds**, **index funds**, **market linked deposits and stocks**.

35 The secure retirement system of claim 31, wherein...

...for simulating results of conversion for various hypothetical conversion periods and various desired benefits using **investment vehicles** specified by said person, said simulation process component employing a plurality of random market...

9/3,K/17 (Item 16 from file: 349)

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00818662 \*\*Image available\*\*

**METHOD AND APPARATUS FOR MANAGING AND OPTIMIZING STOCK OPTIONS**  
**PROCEDE ET APPAREIL DE GESTION ET D'OPTIMISATION D'OPTIONS D'ACHAT**  
**D'ACTIONS**

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Detailed Description

Detailed Description

... program. As a result of this loss of value, employers' returns on their often-significant investments in employee stock option programs are reduced.

Further, this strategy reduces the link between the...by working with optionees to either retain their company stock or transition it into alternative investments . Despite this success, studies have shown that, in fact, only 12% of the approximately 19...is non-ISO and non-NQSO shares, can be provided. In addition, information on employee stock purchase plan (ESPP) can be provided including, for example, date of purchase/grant, restriction period/ vesting, number Black-Scholes valuation includes a dividend yield, a risk free investment rate (such as, a US money market rate), and an implied volatility.

Some of the...

...on the exercise date. For example, the comparison can be performed against an alternative investment expected rate of return to determine if the held shares are outperforming the alternate investment and provides a break even stock price that is equivalent to the alternate investment . In addition, the system can receive a net worth target value and calculate a stock...tolerance module 272 can be configured to assess the user's level of tolerance to investment risk in executing an option-exercise strategy. In accordance with an embodiment of the present

...

...example, current equity holdings, current fixed income holdings, subjective data in quiz format about certain investment choices the aggregated results will provide a risk profile (that is, conservative, growth, aggressive growth...).

...abilities module 274 can be configured to receive, for example, users income, users access to loans , mortgage, home equity, portfolio, and subjective data on leverage desire. The result will be the... option-exercising scenario estimate can be calculated using selected option-exercising information and a standard investment industry option-exercising strategy, for example, 1) exercise, sell and invest elsewhere; 2) exercise, sell to...

...a hypothetical rate of return, which is input by the user of the system. This investment continues until what would have been the capital gains conversion date or a 15...future date. On this day the optionee can sell the portfolio to pay off the loan and it's accrued interest, and any outstanding additional taxes due; the resulting net value...In an embodiment of the present invention, the system tools will be configured to assist securities and financial professionals who advise option holders on accounting, legal, generational, financial planning, and option...

...manage their current client's assets and attract the assets of the wealthiest American's. Securities firms and financial institutions will be compelled to "resell" the system tools to their corporate...

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00798820

A DIRECT STOCK PURCHASE SYSTEM AND METHOD FOR IMPLEMENTING THE SAME  
PROCÉDÉ ET SYSTÈME D'ACHAT D'OPTIONS DIRECT, ET PROCÉDÉ DE MISE EN ŒUVRE  
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Detailed Description

Claims

Detailed Description

... directly rather than selling through a broker. For example, public companies may use a direct stock purchase plan, sometimes called a Customer Stock Plan (CSP), to offer stock in the company directly to...

...direct stock purchase system. The system accommodates a variety of different payment mechanisms and obtains investments and fees directly from the investor's bank or another financial account. It is another object of the invention for the direct stock purchase system to include...personal and billing data to authenticate the investor and to enroll the investor in the direct stock purchase plan

It is another object of the invention for the system to link the investor to...

...the invention to enable the investor to proceed with enrollment in the company's direct stock purchase plan by entering the amount to be invested in the company, after the registration process is...

...system e-mail information required or permitted to be delivered by the United States Securities and Exchange Commission ("SEC") or other regulatory body (together with the SEC, "Regulatory Body") and...direct stock purchase system 302 is a transparent front end for on-line enrollment and investment requests and an on-line interface for transfer agent 304. Upon processing the enrollment requests, system 300 accommodates a variety of different payment mechanisms and obtains investments and fees directly from the investor's bank or another account with a financial institution...

...and it is used to ensure that only authorized users access system 300. A direct stock purchase plan implemented by direct stock purchase system 302 enables investors to enroll in direct stock purchase plans, to link to pre-established direct stock purchase plan accounts, to perform initial/optional cash purchases of stock, to specify dividend reinvestment preferences (for partner companies paying dividends), to specify automatic monthly investment preferences, and to request a stock certificate, among others.

In a preferred embodiment of the...data to verify the investor's identity and to enroll the investor in the direct stock purchase plan.

Specifically, in a preferred embodiment of the invention, direct stock purchase system 302 includes an...

...the investor enters the required information, system 300 checks that the social security number and **financial account**, such as a bank account, were not previously submitted by another investor and requests a...

...by any Regulatory Body.

The investor then proceeds with enrollment in the company's direct **stock purchase plan** and enters the amount to be invested in the company.

The investor can submit orders to buy or sell stocks, and/or set up or change regular **investment instructions** for a company's direct **stock purchase plan**. If the investor is buying a stock, the investor indicates the dollar amount to buy...of those other companies and choose the appropriate options, such as dividend reinvestment, for that **investment**. To change or set up a regular **investment schedule**, the investor may select the time intervals (determined and presented by the **direct stock purchase plan**), the amount and the start date when the regular **investments** will occur.

To ensure that exchanges between system 300 and the investor are secured, preferably...

...information to system 300. In Step 8030, the investor chooses how much to invest and **investment options** presented by system 300. In Step 8040, the registration entity in system 300 processes...

#### Claim

... The system of claim 9, wherein the system checks that the social security number and **financial account**, entered by the customer, were not previously submitted by another customer and requests a certificate

...

...transaction e-mail to the customer.

17 The system of claim 1, wherein a direct **stock purchase plan** implemented by the system enables investors to enroll in direct **stock purchase plans**; to link to preestablished direct **stock purchase plan** accounts, to perform initial and optional cash purchases of stock, to specify dividend reinvestment preferences for partner companies paying dividends, to specify automatic monthly **investment preferences**, and to request a stock certificate.

18 The system of claim 1, wherein the...and requesting a registration form; providing registration information to the system by the customer; choosing **investment amounts** and **investment options** by the customer; processing, by the system, the registration information; sending e-mails to...

...to a physical location; sending a confirmatory e-mail to the customer to confirmation the **investment amount** and the **investment options** selected by the customer; and sending a transaction e-mail to the customer after...

...wherein the step of processing comprises the steps of checking that a social security number and **financial account number**, entered by the customer, was not previously submitted by another customer; and requesting a...

00797962 \*\*Image available\*\*

INCENTIVE PROGRAM ASSOCIATED WITH EQUITY ACQUISITION  
PROGRAMME D'INCITATION BASE SUR L'ACQUISITION DE PARTICIPATIONS

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Priority Application: US 99160914 19991022; US 2000492792 20000128

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Detailed Description

Claims

Detailed Description

... are assigned a dollar value redeemable for use in acquiring an equity  
interest including a mutual fund share.

5 The present invention still further provides a method of implementing  
a loyaltybased...use in acquiring an equity interest, wherein the equity  
interest is acquired through a direct stock purchase plan .

The present invention still further provides a method of implementing a  
loyaltybased reward plan for...

...use in acquiring an equity interest, wherein the equity interest is  
acquired through a direct stock purchase plan .

1 5

Brief Description of the Drawing Figures

The accompanying drawings, which are included to...

...including equity interests such as stocks, which may be registered or  
unregistered shares, or other securities exercisable, redeemable, or  
convertible into an equity interest, mutual fund shares, personal  
property, intellectual property...

...merchant will be an entity entitled to file a direct stock sale plan

with the **Securities** and Exchange Commission. The participating merchant funds the purchase of shares and the operation of...another particular program participant 10. The equity interest can

I 0

include equity in a **mutual fund** and/or other collective vehicle comprised of **securities** of one or more separate issuers in the participating merchant or merchants. The **mutual fund** can be managed by a third party.

The reward plan 100 can also include awarding...account 59, as indicated by ftmds transfer in the drawing. The broker-accounting entity 53 credits the **account** of the program participant, and sends confirmation to the database 30 and/or the database...

Claim

... 6 The method according to claim 1, wherein the equity interest is acquired through a **stock purchase plan**.

7 The method according to claim 6, wherein the **stock purchase plan** is a **direct stock purchase plan**.

8 The method according to claim 1, wherein the equity interest is managed by a third party.

9 The method according to claim 1, wherein the equity interest includes a **mutual fund** share.

1 6

. The method according to claim 9, wherein the **mutual fund** is managed by a third party.

11 The method according to claim 1, wherein the...

...23 The method according to claim 18, wherein the equity interest is acquired through a **stock purchase plan**.

24 The method according to claim 18, wherein the **stock purchase plan** is a **direct stock purchase plan**.

25 The method according to claim 18, wherein the equity interest is managed by a third party.

26 The method according to claim 18, wherein the equity interest includes a **mutual fund** share.

27 The method according to claim 26, wherein the **mutual fund** is managed by...

...are assigned a dollar value redeemable for use in acquiring an equity interest including a **mutual fund** share.

38 The method according to claim 37, wherein the **mutual fund** is managed by a third party.

39 A method of implementing a loyalty-based reward...use in acquiring an equity interest, wherein the equity interest is acquired through a **direct stock purchase plan**.

45 A method of implementing a loyalty-based reward plan for use by a participant...

...use in

acquiring an equity interest, wherein the equity interest is acquired through a **direct stock purchase plan**.

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. A method of implementing a loyalty-based reward plan for use by a participant...

...50 The method according to claim 47, wherein the equity interest is acquired through a stock purchase plan .

51 The method according to claim 50, wherein the stock purchase plan is a direct stock purchase plan .

52 The method according to claim 47, wherein the equity interest is managed by a third party.

53 The method according to claim 47, wherein the equity interest includes a mutual fund share.

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. The method according to claim 53, wherein the mutual fund is managed by a third party.

55 The method according to claim 47, wherein the...

9/3,K/22 (Item 21 from file: 349)

DIALOG.(R) File 349:PCT FULLTEXT

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00772931 \*\*Image available\*\*

**METHOD AND SYSTEM FOR GENERATING CUSTOMER INCENTIVES BY REWARDING CUSTOMERS WITH SECURITIES**

**PROCEDE ET SYSTEME DE GENERATION DE PRIMES DESTINEES AUX CLIENTS EN RECOMPENSANT LES CLIENTS AU MOYEN DE TITRES**

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

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SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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**METHOD AND SYSTEM FOR GENERATING CUSTOMER INCENTIVES BY REWARDING CUSTOMERS WITH SECURITIES**

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...seller's company. The central controller (218) records the average weighted stock price when the securities are bought, and calculates the total or a fraction of the securities a customer is entitled to receive and post the amounts accordingly. When customers want to...

#### Detailed Description

METHOD AND SYSTEM FOR GENERATING CUSTOMER INCENTIVES BY

REWARDING CUSTOMERS WITH **SECURITIES**

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority to the following commonly assigned applications...

...consideration of brand loyalty, etc.

An incentive system that converts credits from purchases into an investment vehicle, particularly a mutual fund is described in U.S. Pat. No.

5,235,480. Similarly, a previous program, START...

...The commoditization brought on by E-Commerce mentioned earlier has a similar effect on trading **securities**. For online brokerages to compete, their commissions and fees have to be extremely low. Because...  
...and services.

The customer may hold acquired stock options or stocks as a long term investment or as a compounded-rate-discount when the stock price goes up.

In a preferred...

...the seller's company. The central controller records the average weighted stock price when the **securities** are bought, (if no new **securities** issued) and calculates the total **securities** (or a fractional) a customer is entitled to receive and post ...the level of the reward, the percentage or amount, etc. are stored. The seller's **securities** offer database 262 contains terms and conditions of the offer, its purpose, the criteria for...

...public offering. It also includes the fees charged when customers exercise their shares.

The customer **securities** database 266 includes fields associated with various customer information, such as name, address, phone number, ID number, social security number, email address, the customer's application form for the **securities** incentive offer, and the customer's agreement to the offer's terms and conditions. This...

...satisfaction of the SEC delivery requirement. The database 266 further includes total accumulated purchases amount, **securities** rights to be vested, previously vested rights and exercise information with tax withholding information. In...

...bank/transfer agent database 268 is an optional database. It may be used for outside **securities** administration. It may include the bank's name, address, contact person, phone number, fax, and...

...seller's database 260 The agent's storage device 440 includes the reward database 460, **securities** offer database 462, and seller database 464, customer **securities** database 466, and optional bank/transfer agent database 468.

The reward database 460 stores records...

...level of the reward for purchases with each seller

and/or with the agent. The **securities** offer database 462 contains the terms and conditions of the offer, its purpose, the criteria...

...s payment information for the agent's value added service and other relevant information. Customer **securities** database 466 includes fields such as name, address, phone number, ID number, social security number, email address, customer's application form to the **securities** incentive offer, and the customer's agreement to the offer's terms and conditions obtained...

...e.g., SEC) delivery requirement. It further includes total accumulated purchases amount with different sellers, **securities** rights to be vested, previously vested rights and exercise information with tax withholding information. In...

...Like database 268, the bank/transfer agent database 468 is optional. It supports for external **securities** administration. It may include the bank's name, address, contact person, phone number, fax, and... include some minimum annual purchase limit for a customer and the methodology for determining the **securities** price. It further may include any administrate fees charged by the bank/transfer agent.

As...

...be reasonably related to actual administrative costs.

The conditions of the program may also include **securities** sale restriction as well as the reward discount. As described below, the reward can be...

...company or earning estimate consensus by selected analysts.

The conditions are then stored in the **securities** offer database 262, and the determined reward percentage is stored in the reward database 260...

...central controller adds up the total purchase amount and posts the amount to the customer **securities** account (725). A statement is then sent to the customer.

#### OPTIONS OFFER

Fig 8 illustrates...

...between the grant price and the exercise date price after fees and taxes.

If the **securities** administration is ...accordingly. It further calculates total stock options that a customer is entitled by accessing its **securities** database 462 and the stored information in its customer database 466.

When the customer wants...customer a credit or put the money in a designated customer account, such as a **credit** card **account** with which the customer can buy their stocks in a **direct stock purchase** plan. (DRSPP program).

When the customer wants to exercise his rights for a certificate or cash...

...or its agent can either issue new shares, in case the reward is used for investment or just sell the stocks bought earlier to meet the exercise requirement.

Preferred embodiments of...

Claim

... account is created for a customer, which account is associated with a selling company, wherein **securities** are awarded to the customer based on the customer engaging in particular customer activities, characterized...

9/3,K/24 (Item 23 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00751214

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SISTÈME ET PROCÉDÉ POUR DÉVELOPPER ET GERER UN PRODUIT DE SERVICES  
FINANCIERS

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FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

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Fulltext Word Count: 25402

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a proposed new product was being developed, the functions of product design, risk management, finance, investment management, sales/distribution and 15 administration were generally performed serially and not well coordinated...

...data). This can result in products being developed without a sufficient market to warrant the investment or, in certain instances, with product features that are mis-aligned with actual customer needs...

...839,118 to Ryan et al. discloses a system and method for premium

optimization and loan monitoring. The insurance plan to which this patent is directed involves an employer pension plan funded with life insurance.

U.S. Patent No. 5,752,236 to Sexton et al...5,523,942 to Tyler et al. discloses a design grid for inputting insurance and investment product information in a computer system. More particularly, it discloses a computer implemented graphical user...

...including: product development, channel management, risk management, actuarial, compliance/legal, marketing, product management, sales, finance, investments, operations and systems. They also do not promote a production process that is grounded in...functions: marketing, product management, systems, operations, finance, product development, channel management, risk management, sales, actuarial, investments and legal/compliance. System 10 includes a plurality of user interfaces 26A-26N to facilitate...channel

d. Pricing, Profitability, & Sensitivity Assessment

Define assumptions

Calculate premium & Net Income ("NI")/Return on Investment ("ROI")/ Return on Equity ('ROE')

iii. Refine pricing model and Time to Profit ('TTP') Scorecard...

Feasibility

Assess preliminary systems specifications

ii. Perform functionality & cost/timing review of systems changes

9. Investment Strategy/ Analysis

i. Preliminary cost of capital projections or capital adequacy (including statutory results)

h...

...H. Regulatory Assessment (legal issues, state filing requirements)

iii. Executive Overview

iv. Infrastructure Analysis

V. Investment Strategy

Vi. Market Feasibility (customer/ agent feedback, market strategy)

Vii. Pricing Model

Viii. Profitability Assessment...

...Evaluation

h. Develop Profit Report: Pricing Assumptions, Profit Test Results, etc.

Finalize Systems Specifications

Finalize Investment Plan

k. Finalize Compliance Plan

151. Finalize Prospectus

M. Prepare Pricing Actuarial Memorandum...

...of Capital Evaluation

Vi. MGPP fit

Vii. Execution Plan by Channel

viii. Infrastructure Analysis

ix. Investment Strategy

X. Approval of Credit Authority by appropriate person

xi. Risk Management (Risk Drivers/Triggers...

...Product Management; Business Risk Manager.

H. As Appropriate: SVP-Distribution Channel; Business Finance Manager; SVP- Investments ; Valuation Actuary; SVP-Business Operations; SVPInformation Systems; SVP-HR.

15 f. Obtain Statutory Board...Product Manager, SVP-Business Operations, SVP-Chief Actuary, SVP

Distribution Channel, SVP-Human Resources, SVP- Investments , SVP-Product Management, SVP-Risk Mgmt.; SVP-Sales & Marketing, VP & Counsel, VP-Actuary, VP-Information...a Systems Review, a Regulatory Assessment,

an Executive Overview, an 1 0 Infrastructure Analysis, an Investment Strategy, a Market Feasibility report, a Pricing Model, a Profitability Assessment and an Initial Product...adequacy  
(4) pricing and financial results..(time-to-profit)  
(5) production net income/return on investment /return on equity estimate  
(6) product & sales force metrics

H. Define assumptions & objectives

Develop preliminary...as such and extends to other forms of financial services products such as financial instruments, investment programs, asset or fund management, tax coordination, capital markets development and implementation, etc. In addition...

Claim

... the financial services products are chosen from the group comprising: insurance products, financial instruments and investment programs.

29 The method of claim 26 wherein the pre-determined principal steps include a...the financial services products are chosen from the group comprising: insurance products, financial instruments and investment programs.

A Z. @v B /V

IV/ 17@13 -2 7C

-2 7)4 .... Input...Assessment

Sub Step: Opqrational/Servicigr-easiWi jq

Sub Step: Systgjps Feas bility

Sub Step: Investment Strategy/ @q qlsi@

Sub Step: Transition Strategyji f jqplacing, existingproduct)

Sub Step: Incentive (Commission) Stratezy...

9/3, K/27 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00395510 \*\*Image available\*\*

**INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM  
SYSTEME INTEGRE POUR LE TRAITEMENT D'INFORMATIONS SUR DES SERVICES  
D'INVESTISSEMENTS FINANCIERS**

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PETERSON Todd G,

AUDOUY Francois R,

Patent and Priority Information (Country, Number, Date):

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**INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM**

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...includes an electronic application form (216) generated from financial instrument application data such as a **mutual fund**. Subsequently, the graphical user interface elements including the electronic application form (216) are displayed. Client...

#### Detailed Description

##### INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM

###### Field Of The Invention

The present invention relates generally to financial services and, more particularly, to a broad-based financial services information system for integrating **investment** information and transactions, news, continuing education information and services, office systems, an electronic mail system...

...Financial industry institutions, particularly brokerage houses, historically have used automated systems to process transactions in **investment** vehicles such as stocks, bonds, **equities**, and options. Other **securities** such as **mutual funds** and annuities, however, generally have not been automated and continue to be processed using traditional...

...a variety of systems and even then, the available automated systems do not include all **investment** vehicles.

Institutions such as brokerage houses commonly have access to electronic, interoffice mail systems (e...

...however, interoffice e-mail systems and the Internet are separate and apart from any automated **investment** systems to which the brokers have access.

Thus, brokers must exit any **investment** system applications to access the interoffice e-mail system or the Internet. Because the interoffice...

...calculators. Again, however, the office systems generally are separate and apart from any available automated **investment** systems. Even with windows-based applications, the separate systems prevent efficiency and productivity that could be gained through integration.

In addition to automated **investment** systems, e-mail systems, the Internet, and office systems, persons working for financial institutions, such...

...other financial services. Some of these other financial services may include: money market accounts, **savings accounts**, **credit card accounts**, mortgage accounts, and trusts. Finally, many insurance brokers are also offering **investment** services including stocks and bonds, **mutual funds**, and annuities to ...their clients. No system 1 5 currently exists, however, that integrates insurance products with other **investment** vehicles.

While brokers currently have many automated systems for conducting different business transactions and communications...

...financial services such as transaction services, general information, and trading prices for stocks, options, bonds, **mutual funds** and annuities, newspapers and periodicals, insurance

30 information and processing capabilities, other financial services such as money markets, **credit card accounts**, **savings accounts**, mortgages and trusts, continuing education information and services, registration and licensing, other financial...

...data includes an electronic application forin generated from financial instrument application data such as a **mutual fund**. Subsequently, the graphical user interface elements including the electronic application form are displayed. Client application...of FIG. 4.

FIG. 7 is a flow chart representing a menu structure of the **securities** section of the financial services information system of FIG. 4. FIG. 8 is a flow...in FIG. 5.

FIGS. 30 through 32 are diagrams representing video screen displays of the **securities** section menus represented in FIG. 7.

FIGS. 33 through 40 (Fig. 39 including Figs. 39-1 through 39-3) are 10 diagrams representing video screen displays of the **mutual funds** section menus represented in FIG. 8.

FIGS. 41 through 49 (Fig. 47 including Figs. 47...

...subject area.

FIG. 63 is a diagram representing a video screen display of a selected **mutual fund** prospectus.

#### Detailed Description

...of data downloaded from content providers 105 through 105", such as, for example, reference materials, **investment vehicle** application data to generate application forms, application reference data, instructional data related to **investment vehicle** application data, broker licensing data, information about particular products, information about professional designations, continuing...146, an office system 156, an electronic mail system 158, an options section 173, a **securities** section 174, a **mutual funds** section 192, an annuities section 220, an insurance section 280, an other financial services section...by the host 102 from, e.g., content provider 105, which maintains the customer's **financial accounts**. For example, if a bank and a brokerage firm are commonly owned, the brokers would...system with the new customer information. Also, the broker may be permitted to apply for loans, deposit and transfer funds, and access other banking services. The extent of interaction 10...networking costs associated with the present invention.

FIG. 7 shows the menu structure of the **securities** section 174 of the financial services information system 101. The **securities** section 174 provides access to a stock market ticker 176, a **securities** searching service 178, a **securities** transaction service 180, current trend information 182, and the news section 146. FIG. 30 shows...

...may appear on the terminal screen 121 as the main menu display screen for the **securities** section 174. FIG. 30 shows command buttons corresponding to the stock market ticker 176, the **securities** searching service 178, the **securities** transaction service 180, the current trend information 182, and the news section 146. The command...the terminal screen 121.

FIG. 32 shows an example of one display screen for the **securities** searching service 178, which may appear on the terminal screen 121. The display screen provides searching capabilities for information related to companies and products.

The **securities** searching service 178 allows brokers to perform a search using a company name 184, a...

...content provider 105 is automatically generated in the electronic mail message for the broker.

The **securities** transaction service 180, which is accessible through the display screen shown in FIG. 30, provides electronic applications for purchasing **securities** through the financial services information system 101. The **securities** transaction service 180 also provides an electronic suitability application and information related generally and

specifically to **securities**. The central processing unit 128 of the host 102 retrieves **securities** application data related to the desired security from one of the databases, such as database 106, and generates an electronic **securities** application form which is transmitted to the terminal 104 through ...the terminal screen 121. The broker may request instructional information about how to complete the **securities** application form. In response to the broker's request, the central processing unit 128 of...

...information may include a sample filled-in application form.

After the broker completes the electronic **securities** application form using the keyboard 116 or the mouse 117 to input **securities** application data, the application data input is checked for accuracy and completeness before being transmitted to the content provider, such as content provider 105. Preferably, content provider 105 processes **securities** transactions such as buying and selling **securities** and the like. The central processing unit 128 of the host 102, compares the application data input to **securities** application reference data stored in the database 106. If the application data input needs correction, or if the **securities** application form needs additional data input, the central processing unit 128 generates appropriate notification messages...

...notification messages to the terminal 104 for display on the terminal screen 121.

Alternatively, the **securities** application data input may be transmitted to the content provider 105 such that the content...

...to the application reference data and then transmits appropriate notifications to the broker.

Once the **securities** application form is complete and no corrections are necessary, the host 102 transmits the application data input to the **securities** content provider 105 through the communication network link 125 or through the Internet 103, depending upon the particular arrangement with the **securities** content provider 105. Once the application is approved, the content provider 105 transmits a confirmation...directly accessed by the host 102 when the current trend information 182 is accessed.

The **securities** section 174 also provides brokers with direct access to the news section 146. As shown...

...121 of the broker's terminal 104.

FIG. 8 shows the menu structure of the **mutual funds** section 192 of the financial services information system 101. The **mutual funds** section 192 provides access to a **mutual funds** ticker 194, a **mutual funds** searching service 196, a **mutual funds** transaction service 206, the current trend information 182, and the news section 146. FIG. 33 shows an example of one display screen for the main menu of the **mutual funds** section 192, which may appear on the terminal screen 121. FIG.

33 shows command buttons corresponding to the **mutual funds** ticker 194, the **mutual funds** searching service 196, the **mutual funds** transaction service 206, the current trend information 182 and...

...command button is provided.

FIG. 34 shows an example of one display screen for the **mutual funds** ticker 194 which may appear on the terminal screen 121. The **mutual funds** ticker display screen shown in FIG. 34 shows current **mutual funds** prices. In a preferred...

...intervals, such as every fifteen (15) minutes while the financial

markets are open. The mutual fund prices are stored by the host 102 in the storage devices 131, or alternatively, in one of the databases 106 through 106". When a broker accesses the mutual fund ticker display screen, shown in FIG. 34, ...shown in FIG. 33, the host 102 transmits the most recently stored data representing the mutual fund prices to the terminal 104 for display on the mutual fund ticker screen on the terminal screen 121. If desired, brokers can have the mutual fund ticker 194 customized to reflect real-time mutual fund prices. However, this requires the host 102 to poll the content provider 105 for current mutual fund prices every time the command button corresponding to the mutual fund ticker 194 is activated.

FIG. 35 shows an example of one display screen for the mutual fund searching service 196, which may appear on the terminal screen 121. The display screen provides the same type of searching service described with reference to the securities searching service 178. However, the content provider accessed by the host 102 in response to a mutual fund search will preferably be a provider having extensive data about mutual funds, such as, for example, a Morning Star type of provider.

The mutual funds section 192 also provides brokers with direct access to the news section 146 and to...

...using the keyboard 116 or the mouse 117 of the broker's terminal 104. The mutual fund transaction service 206, which is accessible through the display screen shown in FIG. 33, provides electronic applications for purchasing mutual funds through the financial services information system 101. The mutual fund transaction service 206 also provides an electronic suitability application and information related generally and specifically to mutual funds. FIG. 36 shows an example of one display screen which may appear on the terminal screen 121 when the broker has activated the command button corresponding to the mutual fund transaction service 206 from the main menu display screen of the mutual fund section 192 shown in FIG. 33. The display screen shown in FIG. 36 prompts the...

...in FIG. 36. If the "YES" prompt is activated, then a display screen for a mutual fund product center 210 is displayed.

The mutual fund product center 210 is customized for each financial institution accessing the system 101. The mutual fund product center 210 provides financial data and transaction capabilities for the specific mutual funds offered by the particular financial institution accessing the system 101. Typically, the brokers do not have transaction capabilities for mutual funds not offered by the brokers' firm. In a preferred embodiment, the mutual fund content providers, such as content provider 105, download information pertinent to their mutual funds to the host 102.

The data is stored in one of the databases, such as database 106. Preferably, the mutual fund providers all download substantially the same type of information regarding their mutual funds.

In an alternative preferred embodiment, the mutual fund content provider 105 may not download any information to the host 102 for permanent storage...

...display screens of the financial services information system 101 corresponding to the content provider's mutual funds. In this embodiment, the content provider 105 downloads the pertinent mutual fund data each time a broker requests such data.

The host 102 then does any necessary...

...Within the product center 210, brokers may inquire generally about

financial information related to particular mutual funds by selecting a ratings option 211, a pension option 212, a taxation option 213 and an investment goals option 214.

Additionally, mutual fund groups 215 through 215', are accessible by the broker through the mutual fund product center 210. In a preferred embodiment, the financial services information system 101 can be...

...for each brokerage firm or other financial institution accessing the system 101, such that the mutual fund groups 215 through 215' are accessible only by those brokers associated with brokerage firms or other financial institutions qualified to offer the mutual fund 35 groups 215 through 215' to clients. Each of the selected mutual fund groups provides access to information about particular mutual funds 218 through 218' within the mutual fund group 215 through 215'. Finally, an electronic mutual fund application form 216 is also accessible from each of the mutual fund groups 215 through 215'.

FIG. 37 shows an example of one display screen for the mutual fund product center 210 which may appear on the terminal screen 121. The display screen for the mutual fund product center 210 as shown in FIG. 37 provides command buttons corresponding to the ratings option 211, the pension option 212, the taxation option 213, and the investment goals option 214. In addition, an area is provided in the display screen shown in FIG. 37 that allows the broker to scroll through a list of the available mutual fund groups 215 through 215' and select the desired mutual fund group 215 through...

...using the keyboard 116 and/or the mouse 117 to highlight and activate the desired mutual fund group 215 through 215'.

Once the desired mutual fund group, such as mutual fund group 215, is activated by the broker the host 102 retrieves the appropriate data from...

...data to the terminal 104 for display on the terminal screen 121.

15 The mutual fund group data displayed on the terminal screen 121 will include general information regarding the selected mutual fund group and its investment strategy. In addition, each specific fund offered within the mutual fund group will have a...

...fund. FIG. 38 is an example of one display screen for the Franklin Income Fund mutual fund group and its associated specific funds, which is representative of the type of data display that may appear on a broker's terminal 104.

Preferably, each mutual fund content provider, such as content provider 105, will download enough information about its mutual funds to give the broker accessing the information everything needed to advise clients and conduct transactions...

...like to have questions answered, the broker will have the option to directly contact the mutual fund content provider 105 by using the electronic mail system 158 which automatically links to the...

...automatically generated in the electronic mail message for the broker.

After the broker selects a mutual fund, the broker can access the electronic application form 216 for the mutual fund. The financial services information system 101 can be customized to allow each mutual fund to have its own application form.

In a preferred embodiment, the mutual fund content provider 105 downloads mutual fund application data, application reference data,

and application instructional data to the host 102, which is...  
...in one of the databases, such as database 106. When the broker requests the particular mutual fund application form by activating the command button corresponding to the application form 216 on the...

...the host 102 retrieves the application data from the database 106 and transmits the formatted mutual fund application data 5 through the communication link 124 to the terminal 104 for display on the terminal screen 121.

FIG. 39 is one example of a display screen for a mutual fund application form which is representative of a type of application form display screen which may...

...screen 121. The broker may request instructional information I 0 about how to complete the mutual fund application form. The ...display on the terminal screen 121. The instructional data may include a sample filled-in mutual fund application form. The broker uses the keyboard 116 and the mouse 117 to input application data to the 1 5 mutual fund application form 216 displayed on the terminal screen 121. In addition, while filing out the application, the user may choose to view the mutual fund prospectus like the one shown in FIG. 63 which is selectively displayed on terminal screen...

...the application data input is checked for accuracy and completeness before being transmitted to the mutual fund content provider, such as content provider 105. When the broker submits the mutual fund application data input, the central processing unit 128 of the host 102, compares the application data input to the mutual fund application reference data stored in the database 106. If the mutual fund application data input needs correction, or if the mutual fund application form 216 needs additional data input, the central processing unit 128 generates appropriate notification...

...notification messages to the terminal 104 for display on the terminal screen 121. Alternatively, the mutual fund application data input may be transmitted to the content provider 105 such that the content...

...the application form 216 is complete and no corrections are necessary, the host 102 transmits mutual fund application data input to the mutual fund content provider 105 through the communication network link 125 or through the Internet 103, depending upon the particular arrangement with the mutual fund content provider 105. While the application data input is being transmitted and processed a processing...  
...on the broker's terminal screen 121. After the application data input is processed, the mutual fund content provider 105 transmits an electronic mail message to the broker, with information regarding the... The display screen provides the same type of searching service described with reference to the securities searching service 178. However, the content provider, such as content provider 105, that is accessed...

...in substantially the same manner as the display screen shown in FIG. 36 in the mutual funds section 192.

If the broker activates the "NO" prompt, then a suitability application is electronically...

...FIG. 49 prompts the broker for a client's answers to questions regarding risk tolerance, investment objectives, and time horizon. Once the broker has input data representing the client's answers...

...unit 128 of the host 102 uses the suitability application data input to calculate an investment information summary for the particular client.

Once the investment information is calculated, the host 102 transmits

the data to the ten-ninal 104 to...246, a ratings option 244, a taxation option 242, a pension option 240, and an **investment** goals option 238. The fixed annuities option 248 provides the broker with access to fixed ...246, the ratings option 244, the taxation option 242, the pension option 240, and the **investment** goals option 238. The broker can access general information related to all annuities available through...

...selecting the ratings option 244, the taxation option 242, the pension option 240 or the **investment** goals option 238.

The broker may access a list of available fixed annuities by activating ...application

input data is checked for accuracy and completeness before the being transmitted to the **mutual fund** content provider 105. When the broker submits the annuity application data input, the central processing... broker.

Finally, the pension option 288, shown in FIG. 10, provides menu options for a **401 ( k )** plan 302, a **profit sharing plan** 304, an individual retirement account (IRA) 306, and a defined contribution plan 308. The options...

...102 of the system 1 5 101, for providing information about particular products used in **401 ( k )** plans, profit sharing accounts, IRAs and defined contribution plans. The content provider 105 may simply...

...clients utilizing the content provider's product or products as the funding vehicle for a **401 ( k )** plan, a profit sharing account, an IRA or a defined contribution plan. The open platform...The other financial services section 310 provides access to electronic financial services including money market **accounts** 312, **credit card accounts** 314, saving accounts 316, mortgage accounts 318, and trusts 320. Brokerage firms are increasingly expanding...service 326 provides information regarding state and federal licensing requirements for brokers, including licensing for **securities**, options, annuities, **mutual funds**, insurance and other financial planning services. The licensing information may be transmitted to the host...information on companies and their financial data, in addition to other financial information pertinent to **securities**, annuities, **mutual funds**, options, insurance services, interest rates and other information related to the financial industry - A representative...

...for example, Dunn & Bradstreet, Value Line, Duff & Phelps, Moody's, Standard & Poor's, Periodicals, PNC **Investment**, Federal Reserve, Wall Street Transcript, Business Week, Barron's, Forbes, Fortune, American Banker, Bank Credit...The financial planning services section 340 generally provides generic analysis and reporting capabilities on various **investment** vehicles.

The analytical tools and reporting capabilities can be customized by the broker. This service...

...product provider. Commonly, customers seek more general advice from brokers, such as what type of **investment** vehicles to use, rather than which particular product to buy. For example, a customer may...each of the main components of the system 101, including the main menu 144, the **securities** section 176, the **mutual funds** section 192, the annuities section 220, the insurance section 280...

...such as

content provider 105, via the interactive communication network. The communicated data includes a **mutual fund** electronic application form 216, generated from financial instrument application data. In a preferred embodiment, many...

...application forms generated from financial instrument application data,

with the financial instruments being related to **mutual funds**, annuities, **securities**, and security options.

Graphical user ...may include, for example, the application data used to generate the electronic application forms for **mutual funds**, annuities, **securities**, and security options.

The host 102 interfaces 412 to several content providers 105 through 105 ...combination of the above.

The electronic office item provides a client information link to deposit, **loan**, and bank services of a client

Claim

... claim 21 wherein the electronic 30 office means comprises a client information link to deposit, **loan**, and bank services of a client such that the broker end user can selectively access...generated from application data for a financial instrument selected from the group consisting

of a **mutual fund**, an annuity, a security, and a security option, the notification received from the interactive communication...claim 48 wherein the electronic office means comprises a client infon-nation link to deposit, **loan**, and bank services of a client such that the broker end user can selectively access...financial instrument application data for a financial instrument selected from the group consisting of a **mutual fund**, an annuity, a security, and a security option. . The method of claim 53 wherein the...step of providing an electronic office item comprises providing a client information link to deposit, **loan**, and bank services of a client such that the broker end user can selectively access...

Set	Items	Description
S1	661	(CREDIT? OR INSTALLMENT? OR CHARGE? OR FINANCIAL? OR REVOLVING) (1N) (ACCOUNT? ? OR LINE? ?) OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC
S2	155	(PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W) SHARING OR STOCK(1W) (PURCHASE OR OWNERSHIP)) () PLAN? ? OR 401(1W)K OR (VESTED OR DEFERRED) (2N) ASSETS OR IRA
S3	200	(MUTUAL OR (OPEN OR CLOSED) (1W) END OR ASSET(1W) ALLOCATION - OR GROWTH OR CROSSOVER OR CAPITAL() APPRECIATION OR HEDGE OR MONEY(1W) MARKET OR BALANCED OR HYBRID OR BLEND OR BOND) (2W) FUND? ?
S4	3	S1 AND S2 AND S3
S5	5	(S2 (5N) S3)
S6	2	S1 (5N) S3
S7	2	S1 (5N) S2

4/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00112807 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029); Personal Finance (832359)

TITLE: Seeing Green on the Web

AUTHOR: Stern, Linda

SOURCE: Home Office Computing, v16 n11 p112(2) Nov 1998

ISSN: 0899-7373

HOMEPAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19990228

...Web site, to cover the financial aspects of cars, homes, savings, insurance, investments, budgets, retirement, credit lines, and credit cards. At the [www.financenter.com](http://www.financenter.com) site, users can quickly compute the financial ins and outs of a mortgage's monthly payment, a car payment, the conversion of an IRA into a new Roth IRA, retirement income, life insurance needs, and the best credit card deal. Vanguard provides many documents describing low-cost index investing in mutual funds, while the Mutual Fund Education Alliance's site explains no-load investing and describes many fund companies sponsoring the...

DESCRIPTORS: Amortization; Financial Calculations; Information Retrieval; Internet; Investment Management; Loan Schedules; Personal Finance; Tax Planning

4/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00105822 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Money Financial Suite 98 (673927); Quicken Deluxe 98 (541478)

TITLE: The Family Financier's Resolution Solution

AUTHOR: Keizer, Gregg

SOURCE: FamilyPC, v5 n1 p99(4) Jan 1998

ISSN: 1076-7754

HOMEPAGE: <http://www.family.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

...organized and collecting financial records before installing the software. Both Quicken and Money can track loans, and show how much interest is due each month, as well as how long it will take to pay off each loan. This makes it easy to do what-if analysis. Creating the first account is fairly...

...guide. Quicken and Money can also both track paychecks and record all deductions, and analyze 401 (k) accounts and medical insurance expenses. For more advanced users, both programs have connections to Web sites for additional financial information, stock and mutual fund quotes, and

financial advice. Online banking is another option, again presented by both programs. Electronic...

4/3,K/3  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00105655 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Home & Business Windows & Windows NT (678678)

TITLE: Latest Quicken Gets Down To Business  
AUTHOR: Patz, Joel T  
SOURCE: Windows Magazine, v9 n3 p133(2) Mar 1998  
ISSN: 1060-1066  
HOMEPAGE: <http://www.winmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 20000830

...mortgage and insurance rate shopping, and bank via the Internet. In addition, Home & Business offers 401 ( k ) plan tracking, stock and mutual fund management, and online trading if the user has an account with a broker. On the...

...5.0 QuickBooks is also better for calculating and tracking principal and interest on a loan .

5/3,K/1  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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02660663 DOCUMENT TYPE: Company

**Stockpoint (660663)**  
601 W 26th St, 13th Floor  
New York, NY 10001 United States

RECORD TYPE: Directory

CONTACT: Sales Department

STATUS: Name Changed

NUMBER OF EMPLOYEES: 130  
SALES: NA

DATE FOUNDED: 1995  
REVISION DATE: 20021222

...online and wireless investment analysis tools, which are aimed at brokerages, commercial and investment banks, mutual fund companies, 401 ( k ) providers, and Web and media companies. Stockpoint is now Pinnacor.

5/3,K/2  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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01607649 DOCUMENT TYPE: Product

PRODUCT NAME: Personal Finance Planner (607649)

Dynacomp Inc (095443)  
4560 E Lake Rd  
Livonia, NY 14487 United States  
TELEPHONE: (585) 346-9788

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010504

...prepares personal balance sheets, income statements and detailed financial analyses. Insurance, real estate, stocks, bonds, mutual funds and IRA analyses and projections are provided. It facilitates the performance of complex what-if projections to...

5/3,K/3  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00124954 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--State Street Global Advisors (872202)

TITLE: Cash Machine  
AUTHOR: Cone, Edward  
SOURCE: Wired, v8 n6 p269(5) Jun 2000  
ISSN: 1059-1028  
HOMEPAGE: <http://www.wired.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

REVISION DATE: 20020703

...to support an expanding list of services, including accounting, pricing, and asset management, sold to mutual funds, pension plans, and other institutions for which State Street acts as custodian. For over two decades, State...

5/3,K/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

00105655 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Home & Business Windows & Windows NT (678678)

TITLE: Latest Quicken Gets Down To Business  
AUTHOR: Patz, Joel T  
SOURCE: Windows Magazine, v9 n3 p133(2) Mar 1998  
ISSN: 1060-1066  
HOMEPAGE: <http://www.winmag.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: B

REVISION DATE: 200000830

...mortgage and insurance rate shopping, and bank via the Internet. In addition, Home & Business offers 401 ( k ) plan tracking, stock and mutual fund management, and online trading if the user has an account with a broker. On the...

5/3,K/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00096071 DOCUMENT TYPE: Review

PRODUCT NAMES: MBA/3 Daily (638145); HYPERPrep (638153)

TITLE: Keeping those Retirement Plans Running  
AUTHOR: Demery, Paul  
SOURCE: Practical Accountant, v29 n8 p41(5) Aug 1996  
ISSN: 0032-6321  
HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19970430

...are flagged. MBA/3 Daily is administrative software that links with SchwabLink to provide SchwabPlan retirement plan participants with daily assessments of mutual funds over a voice response system. The following topics are covered: processing 5500 forms, compliance watchdogs

6/3,K/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00137971 DOCUMENT TYPE: Review

PRODUCT NAMES: Personal Financial Centers (056481); OnVest (107549); CSI  
NetConnection (107557)

TITLE: Online Financial Planning: The Best of Everything!

AUTHOR: McCausland, Richard

SOURCE: Accounting Technology, v18 n2 p25(5) Mar 2002

ISSN: 1068-6452

HOMEPAGE: <http://www.electronicaccountant.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

...6,000 advisors with access to additional services, including home financing and equity lending, student loans, and Wells Fargo mutual funds. Personal Financial Center is a total lifecycle-planning site that operates via a link from...

6/3,K/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00098356 DOCUMENT TYPE: Review

PRODUCT NAMES: UNIX (847151); Microsoft Windows NT Server Advanced (442674); Oracle 7 & 8 (004233)

TITLE: VLDB Rules: Measuring Up: Breaking the Petabyte Barrier

AUTHOR: Gill, Philip J

SOURCE: Oracle Magazine, v10 n6 p48(16) Nov/Dec 1996

ISSN: 1065-3171

HOMEPAGE: <http://www.oramag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030428

...ATMs) provide customers access to savings and checking accounts and to many financial services, including revolving credit lines and mutual funds. Today's VLDBs are a new generation that split from the past by virtue of...

7/3,K/1  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00129278 DOCUMENT TYPE: Review

PRODUCT NAMES: Digital Handshake (019755)

TITLE: iLumin Lights the Way for E-SIGN Transformation  
AUTHOR: Schneider, Ivan  
SOURCE: Bank Systems & Technology, p46(1) Feb 2001  
ISSN: 1045-9472  
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20021024

...Massachusetts and Zions Bank in Utah, and financial service projects underway include managing online auto loans and 401 ( k ) plans. The Digital Handshake Server provides signatories with Internet access to legally enforceable online documents...

7/3,K/2  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c) 2003 Info.Sources Inc. All rts. reserv.

00124661 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking (839299)

TITLE: Banking on online services  
AUTHOR: McCright, John S  
SOURCE: eWeek, v17 n29 p39(1) Jul 17, 2000  
ISSN: 1530-6283  
HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20001030

...DellEWorks. Services provided to small and mid-sized companies include cash management (checking), bill payment, 401 ( k ), retirement plan administration, merchant accounts, and credit. OneCore will also offer real-time mail alerts when balances drop below a set threshold...

File 35:Dissertation Abs Online 1861-2003/May  
(c) 2003 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 65:Inside Conferences 1993-2003/Jun W3  
(c) 2003 BLDSC all rts. reserv.  
File 2:INSPEC 1969-2003/Jun W2  
(c) 2003 Institution of Electrical Engineers  
File 233:Internet & Personal Comp. Abs. 1981-2003/May  
(c) 2003 Info. Today Inc.  
File 474:New York Times Abs 1969-2003/Jun 17  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Jun 17  
(c) 2003 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/May  
(c) 2003 The HW Wilson Co.  
File 95:TEME-Technology & Management 1989-2003/Jun W1  
(c) 2003 FIZ TECHNIK  
File 139:EconLit 1969-2003/Jun  
(c) 2003 American Economic Association

Set	Items	Description
S1	125169	(CREDIT? OR INSTALLMENT? OR CHARGE? OR FINANCIAL? OR REVOLVING) (1N) (ACCOUNT? ? OR LINE? ?) OR LOAN? ? OR (ESTABLISHED OR PREESTABLISHED OR PRESET OR PREDETERMINED OR FIXED) () LOC
S2	25063	(PENSION OR BENEFIT OR RETIREMENT OR PROFIT(1W) SHARING OR STOCK(1W) (PURCHASE OR OWNERSHIP)) () PLAN? ? OR 401(1W) K OR (VESTED OR DEFERRED) (2N) ASSETS OR IRA
S3	22472	(MUTUAL OR (OPEN OR CLOSED) (1W) END OR ASSET(1W) ALLOCATION - OR GROWTH OR CROSSOVER OR CAPITAL() APPRECIATION OR HEDGE OR MONEY(1W) MARKET OR BALANCED OR HYBRID OR BLEND OR BOND) (2W) FUND? ?
S4	14	S1 AND S2 AND S3
S5	14	S4 NOT PY>2002
S6	14	RD (unique items)
S7	14	(S1(5N)S2) AND FUND? ?
S8	12	S7 NOT S4
S9	11	RD (unique items)

6/3,K/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09784452  
Pensioenfonds belegt met geleend geld  
Netherlands: Shell uses loans for investment  
Het Financieele Dagblad (AVL) 29 May 2002  
Language: DUTCH

Netherlands: Shell uses loans for investment

...Dutch division of Royal Dutch/Shell, the Anglo Dutch oil giant, used US\$ 400mn in loans to invest in hedge funds in 2001. This is to double to US\$ 800mn over 2002, which will represent around...

PRODUCT: OilCrude OilPension Funds & Benefit Plans

6/3,K/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09725078  
Le sauverage du Cref/  
France: MGEN, MG and MFP become UMR members  
La Tribune.fr (XOT) 18 Mar 2002  
Language: FRENCH

... s and MFP's shareholders (Mutualitz fonction publique), MGEN's shareholders have approved that their mutual benefits fund becomes a member of UMR (Union mutualiste retraite), entity which has been founded by MFP...

... directives, UMR must achieve a EUR 230mn solvency margin which will be financed through a mutual fund loan. 53% of this loan will be subscribed by health mutual fund MGEN, mutual benefit insurance company Maif and Casden cooperative bank and 17% will be contributed...

PRODUCT: Pension Funds & Benefit Plans

6/3,K/3 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09124696  
Americans Undermine Savings By Borrowing From 401 ( k ) Plans  
US: SURVEY OF 401 ( K ) PLANS BY FIDELITY  
Wall Street Journal Europe (WSJ) 25 Jun 1999 p.30  
Language: ENGLISH

Americans Undermine Savings By Borrowing From 401 ( k ) Plans  
US: SURVEY OF 401 ( K ) PLANS BY FIDELITY

Fidelity Investments (US based mutual fund company) has conducted a survey of 700 holders of 401 ( k ) plans and has revealed that many people will not have made adequate provision for their retirement because they have been taking loans against the sum they have already invested. Fidelity found that most of the investors in...

... amount required to the plan. Around 50% of those surveyed are said to have taken loans against their 401 ( k ) savings thus reducing their retirement provision yet again. The worst offenders for doing this are...

...between 35 and 50, and have an average of US\$ 46,692 invested in their

401 ( k ) plans.

PRODUCT: Pension Funds & Benefit Plans

6/3,K/4 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09107106

Templeton and IBA link up on saving scheme for women

HONG KONG: IBA, TEMPLETON OFFER SAVING PLANS

South China Morning Post (XKT) 20 May 1999 p.b3

Language: ENGLISH

... for women. The MyMoneywise savings scheme will deduct monthly savings from the bank's MyCard credit card accounts and invest in Templeton's low risk Global Growth fund. The scheme will appeal to Hong Kong women which are 50% less than men to work for a company with some form of retirement plan. Details of the scheme Less than HK\$5,000 Global Growth fund HK\$ 5,000-10,000 80% in Global Growth fund 20% in High Yield fund Over HK\$10,000 60% in Global Growth fund 20% in High Yield 20% in Emerging Markets fund Over HK\$25,000 40% in...

6/3,K/5 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

07685700 NYT Sequence Number: 560715990506

FIRST UNION IS SUED OVER 401 ( K ) SWITCH

Johnston, David Cay

New York Times, Col. 6, Pg. 4, Sec. C

Thursday May 6 1999

**FIRST UNION IS SUED OVER 401 ( K ) SWITCH**

ABSTRACT:

John T H Carpenter, former loan officer with Signet Bank before First Union Corp took over Signet, and eight participants in Signet's 401 ( k ) savings plan sue First Union, saying 5,000 former workers would have \$150 million more today if First Union had not moved \$100 million from plan into First Union brand mutual funds, none of which have performed nearly as well as three investments they left: Vanguard Index...

...Ultra fund and shares of Capital One; suit contends First Union violated terms of Signet 401 ( k ) plan, did not notify people that they could withdraw their money and breached its duty...

DESCRIPTORS: Stocks and Bonds; Suits and Litigation; Pensions and Retirement Plans ; Mutual Funds ; Stocks and Bonds

6/3,K/6 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

07252735 NYT Sequence Number: 962945951212

401 ( K ) SAVINGS SAFEGUARDS FOR WORKERS ARE OUTLINED

Reuters

New York Times, Col. 1, Pg. 2, Sec. D

Tuesday December 12 1995

**401 ( K ) SAVINGS SAFEGUARDS FOR WORKERS ARE OUTLINED**

ABSTRACT:

Clinton Administration proposes to reduce time companies could hold

contributions by workers to 401 (k) retirement savings plans in move to provide new protections for employees; Labor Sec Robert B...

...companies do not know how prompt they have to be in depositing withheld money into mutual funds or other investments, and some companies simply keep money and use it as interest-free loan; several thousand workers at small companies have reportedly lost their savings because of malfeasance by...

...money in month or less; new rule would be effective in three months; Profit-Sharing/ 401 (k) Council of America, association of companies with such plans, says new rule would add costs...

COMPANY NAMES: Profit-Sharing/ 401 (k) Council of America

6/3,K/7 (Item 3 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

05580785 NYT Sequence Number: 045742890714

TAX PANEL TAKES STEP ON INTEREST

RASKY, SUSAN F  
New York Times, Col. 6, Pg. 1, Sec. 4  
Friday July 14 1989

ABSTRACT:

...completing \$5.3 billion tax package, proposes speeding up repeal of interest deduction on consumer loans, eliminating deduction in 1990; would use revenues to extend partial interest exclusion to some 24 large employee stock ownership plans formed between June 6 and July 10; drops chairman Dan Rostenkowski's proposal to raise taxes on pipe and chewing tobacco and snuff; agrees to speed up tax payments on mutual fund dividends (M)

DESCRIPTORS: TAXATION; LAW AND LEGISLATION; FEDERAL TAXES (US); INCOME TAX ; CREDIT; INTEREST (MONEY); EMPLOYEE STOCK OWNERSHIP PLANS (ESOP); SMOKING; CHEWING TOBACCO; SNUFF; DIVIDENDS; STOCKS AND BONDS; MUTUAL FUNDS

6/3,K/8 (Item 4 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
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01159675 NYT Sequence Number: 045356820118

Individual retirement account ( IRA ) offerings have brought choices and confusion. Analysts agree that anyone who can afford to participate should, but disagree over what might be 'best' plan. Choices available to IRA participants include most of vehicles normally available for savings and investment, including bank deposits, mutual funds and brokerage accounts. There are also some new products specially designed for IRAs, such as bank deposits with variable interest rates and some real estate partnerships. Examination of IRAs being offered by financial institutions, including banks and other savings institutions, mutual fund companies, brokerage firms, insurance companies and credit unions. Chart indicating various IRAs (L.)

ARENSON, KAREN W  
New York Times, Col. 1, Pg. 6, Sec. 4  
Monday January 18 1982

Individual retirement account ( IRA ) offerings have brought choices and confusion. Analysts agree that anyone who can afford to participate should, but disagree over what might be 'best' plan. Choices available to IRA participants include most of vehicles normally available for savings and investment, including bank deposits, mutual funds and

brokerage accounts. There are also some new products specially designed for IRAs, such as...

...partnerships. Examination of IRAs being offered by financial institutions, including banks and other savings institutions, mutual fund companies, brokerage firms, insurance companies and credit unions. Chart indicating various IRAs (L.)...

DESCRIPTORS: 18-21-93; SAVINGS ACCOUNTS AND CERTIFICATES; CREDIT UNIONS; REAL ESTATE; PARTNERSHIPS; MUTUAL FUNDS; VARIABLE INTEREST (MONEY); INTEREST (MONEY); SAVINGS AND LOAN ASSNS; INSURANCE; BROKERS AND BROKERAGE FIRMS; BANKS AND BANKING; SAVINGS BANKS (MUTUAL); CERTIFICATES OF DEPOSIT

6/3,K/9 (Item 5 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
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01147912 NYT Sequence Number: 033593820322

Investment in Individual Retirement Accounts since start of '82 year has been slower than anticipated. Bankers and economists note those investors who are buying into IRA 's are being conservative, opting for funds tied to fixed rate certificates and accounts based on money market funds. Find much of IRA investment to date has come from older, upper-income taxpayers planning for retirement or seeking current shelter for income. Federal Reserve Bank statistics show \$1.5 Billion in new IRA deposits at end of Jan '82 in commercial banks, \$1.3 Billion in savings and loan associations, \$200 million in mutual savings banks and \$301.5 Million in credit unions. Debate over actual amount of 'new' money entering IRA 's discussed. Continuing decline in US personal savings rate noted (M.).

New York Times, Col. 4, Pg. 1, Sec. 4  
Monday March 22 1982

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DESCRIPTORS: SAVINGS AND LOAN ASSNS; BANKS AND BANKING; STATISTICS; INVESTOR BEHAVIOR; CREDIT UNIONS; SAVINGS BANKS (MUTUAL)

6/3,K/10 (Item 6 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
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00722250 NYT Sequence Number: 083086760922

Dallas (Tex) ins agent Joe A Mintz says consumers are making costly mistakes in choosing individual retirement accounts because of inadequate disclosure of necessary information, HR Oversight Subcom testimony, Sept 21. Says that unless IRS puts regulations into effect by Oct 1, sale of such accounts should be suspended. Accounts have been available since beginning of '75 to workers whose employers do not have pension plans for them. Such workers may, under law, place 15% of wages, up to \$1,500 maximum annually, in IRA accounts. Money is not taxed until it is withdrawn at retirement. So far 1.1-million Amers have placed about \$1-billion in such accounts, which are available from commercial banks, savings and loan assns, mutual funds and ins cos and in form of

special Govt bonds. Concern about of sale of accounts centers on ins cos, whose annuity policies usually carry 'load' or fee. Ins cos and other account sellers currently are operating under temporary IRS regulations. IRS official says regulations may be finalized shortly. IRS and Fed Trade Comm are investigating how well sellers comply with regulations (M.)

CERRA, FRANCES

New York Times, Col. 2, Pg. 13

Wednesday September 22 1976

...Accounts have been available since beginning of '75 to workers whose employers do not have pension plans for them. Such workers may, under law, place 15% of wages, up to \$1,500 maximum annually, in IRA accounts. Money is not taxed until it is withdrawn at retirement. So far 1.1...

...placed about \$1-billion in such accounts, which are available from commercial banks, savings and loan assns, mutual funds and ins cos and in form of special Govt bonds. Concern about of sale of...

6/3,K/11 (Item 7 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00647878 NYT Sequence Number: 110223750105

Article on incentives under '74 pension reform act notes encouragements include ability of self-employed persons to contribute 15% of yrly income to personal retirement plan and deduct amt from income, tax-free, until retirement. Private pension plans are also known as Keogh plans and are named after former Cong Eugene J Keogh, who originally sponsored legis to set up plans in '63. Savings banks, savings and loans assns and stock brokerage firms rept more activity in Keogh plans in Dec '74 with liberalization of law. Number of Keogh plans in existence could possibly double by end of '75. Ways in which contributions can be made to private pension plans outlined, including bank trust funds, Treasury retirement bonds and mutual funds . Keogh por (M.)

New York Times, Col. 6, Pg. 2, Sec. 3

Sunday January 5 1975

...encouragements include ability of self-employed persons to contribute 15% of yrly income to personal retirement plan and deduct amt from income, tax-free, until retirement. Private pension plans are also known as Keogh plans and are named after former Cong Eugene J Keogh, who originally sponsored legis to set up plans in '63. Savings banks, savings and loans assns and stock brokerage firms rept more activity in Keogh plans in Dec '74 with...

...possibly double by end of '75. Ways in which contributions can be made to private pension plans outlined, including bank trust funds, Treasury retirement bonds and mutual funds . Keogh por (M.)...

DESCRIPTORS: BANKS AND BANKING; INCOME TAX; KEOGH ACT; SAVINGS BANKS (MUTUAL); SAVINGS AND LOAN ASSNS; STOCKS AND BONDS; TAXATION; EMPLOYEE RETIREMENT INCOME SECURITY ACT; PENSION REFORM ACT; ERISA (EMPLOYEE RETIREMENT INCOME SECURITY ACT); INSTITUTIONAL INVESTORS; INSTITUTIONAL INVESTMENTS; MUTUAL FUNDS ; PENSIONS AND RETIREMENT; EMPLOYEE PENSION TRUSTS

6/3,K/12 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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08113530 NYT Sequence Number: 000000011001

US GRANTS RELIEF FOR RETIREMENT PLANS

SCHROEDER, MICHAEL; SCHROEDER, MICHAEL

Wall Street Journal, Col. 2, Pg. 2, Sec. A

Monday October 1 2001

US GRANTS RELIEF FOR RETIREMENT PLANS

ABSTRACT:

Labor Dept allows investment companies affiliated with pension plans to make interest-free loans to shore up retirement plans' liquidity amid financial upheaval caused by Sept 11 terrorist attacks; SEC extends for two weeks...

DESCRIPTORS: STOCKS AND BONDS; MUTUAL FUNDS; INSURANCE; PENSIONS AND RETIREMENT PLANS; REGULATION AND DEREGULATION OF INDUSTRY; TERRORISM; AIRLINES AND AIRPLANES; HIJACKING; WORLD TRADE CENTER (NYC); PENTAGON...

6/3,K/13 (Item 2 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

07036808 NYT Sequence Number: 000000951208  
IT ADDS UP  
Wall Street Journal, Col. 1, Pg. 20, Sec. R  
Friday December 8 1995

ABSTRACT:

...month; urges savvy people to pay off credit-card balances, add to savings, contribute to retirement plans, invest in stock mutual funds, pay down mortgage or other loans or give money to children or grandchildren; drawing (M)

6/3,K/14 (Item 1 from file: 139)  
DIALOG(R)File 139:EconLit  
(c) 2003 American Economic Association. All rts. reserv.

359475  
TITLE: Should Bond Funds Be Added to M2?  
AUTHOR(S): Duca, John V.  
AUTHOR(S) AFFILIATION: Federal Reserve Bank of Dallas  
JOURNAL NAME: Journal of Banking and Finance,  
JOURNAL VOLUME & ISSUE: 19 1,  
PAGES: 131-52  
PUBLICATION DATE: April 1995  
ISSN: 0378-4266  
DOCUMENT TYPE: Journal Article  
ABSTRACT INDICATOR: Abstract

TITLE: Should Bond Funds Be Added to M2?  
ABSTRACT: In the early 1990s, M2 growth has been weaker than estimated while bond mutual funds have grown rapidly. This study assesses whether adding bond funds to M2 would yield a monetary aggregate that is more explainable using a standard error...

... and thrift resolution effects. Results indicate that it is important to net out institutional and IRA /Keogh assets from bond funds (as is done for M2) and that adding such a bond fund series to M2 results in an aggregate that is somewhat more explainable than M2.  
...DESCRIPTOR(S) (Pre-1991): 3110; Financial Accounts; Financial Statistics; Empirical Analyses of Capital Adequacy...

9/3,K/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09916287

Un estudio califica de deficiente el servicio de bancos y cajas por \  
Spain: Online banking services lack product offer  
Cinco Dias (CDS) 28 Oct 2002  
Language: SPANISH

... consultancy tools. The most adequate online products offered by banks and savings banks are investment funds , the acquisition of shares on the stock exchange and credit and debit card services. Mortgage loans , pension plans and deposits are considered as average and the least developed services are insurance policies and...

9/3,K/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09678688  
Pension plan snare outgoing tax relief  
UK: Moorgate House launches Catch-Up  
Financial Adviser (FLA) 10 Jan 2002 p. 3  
Language: ENGLISH

...the UK has teamed up with the Bank of Scotland to launch its Catch-Up Pension Plan , which makes unsecured personal loans available to those over 50 to allow them to ensure that contributions are getting the...

PRODUCT: Pension Funds & Benefit Plans

9/3,K/3 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09055256  
Nippon Life offers one-account plan  
JAPAN: NEW BUSINESS PLAN FROM NIPPON LIFE  
The Japan Times (XAO) 04 Feb 1999 p.11  
Language: ENGLISH

... The insurer aims to widen the range of services it can offer to include investment funds , nursing services, loans and the 401 ( k ) pension plan . Under the plan, customers will get an account card for all their contracts with the...

9/3,K/4 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06557138  
Pensionny fond Rossii nameren vzyat kredit u mirovogo banka  
RUSSIA: RPF TO TAKE US\$ 50 MN FROM WB  
Delovoi Mir (ZEI) 3 Dec 1997 p.2  
Language: RUSSIAN

The Russian Pension Fund (RPF) plans to take US\$ 50 mn from the World Bank (WB) in order to...

COMPANY: WB; WORLD BANK; RPF; RUSSIAN PENSION FUND

PRODUCT: Capital & Loanable Funds

9/3,K/5 (Item 5 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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06172466  
Charge of the life brigade undeterred  
UK: PENSION PLANS STILL OFFER POOR VALUE  
Daily Telegraph (DT) 01 July 1995 p.BUSINESS 9  
Language: ENGLISH

... rule what charges should be. The survey found that while information disclosure has brought down pension plan charges slightly, charges still account for as much as a third of premiums paid. Leeds Life, Framlington, Foreign & Colonial and...

PRODUCT: Pension Funds & Benefit Plans

9/3,K/6 (Item 6 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05894627  
Abbey, alla banca inglese piace l'Italia  
ITALY: UK-REGULATED BRANCHES FOR ABBEY NATIONAL  
Il Corriere della Sera (CDSA) 08 Oct 1993 p. 23  
Language: ITALIAN

... a further 19 outlets over the coming three years. Abbey National plans to offer personal loans, insurance products, pension plans and certificates of deposit. \*\*\*

PRODUCT: Retail Banking Services Mortgage Bankers & Brokers Private Debt  
Clearing Banks Commercial Banks Building Societies Pension Funds &  
Benefit Plans

9/3,K/7 (Item 7 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05872786  
Sun Alliance expat plan is dogged by controversy  
UK: SUN ALLIANCE OFFERS EXPAT PERSONAL PENSION  
Money Week (MYW) 14 Jul 1993 p.6  
Language: ENGLISH

... Alliance has made clear that any broker who advised clients to take out a bank loan to fund the pension plan would have the product withdrawn.

PRODUCT: Pension Funds & Benefit Plans

9/3,K/8 (Item 1 from file: 474)  
DIALOG(R) File 474:New York Times Abs  
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01182283 NYT Sequence Number: 067964820831  
Third in series of articles on '82 tax law examines major changes it will bring in pension plans. Cites provision that will curtail ability of doctors, lawyers and other highly paid individuals to set aside large tax-deductible sums for retirement. Notes that it will also require many companies, particularly small ones, to shift benefits from their more

highly paid employees to low- and moderate-income employees in order to insure greater private pension coverage for more workers in return for tax-deductible pension benefits given to higher-income individuals. Reviews impact of new law on aspects of pension system, including maximum employer contribution, maximum limit on annual pension benefits, maximum contribution to Keogh plan and rules covering loans from pension plans to their beneficiaries. Cartoon (M)..)

ARENSON, KAREN W

New York Times, Col. 4, Pg. 1, Sec. 4

Tuesday August 31 1982

...contribution, maximum limit on annual pension benefits, maximum contribution to Keogh plan and rules covering loans from pension plans to their beneficiaries. Cartoon (M)..).

...DESCRIPTORS: AND SERIES; LAW AND LEGISLATION (FEDERAL); FINANCES; CREDIT; CORPORATIONS; DOCTORS; REFORM AND REORGANIZATION (INSTITUTIONAL); PENSION FUNDS ; LEGAL PROFESSION

9/3,K/9 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

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01007322 NYT Sequence Number: 045263800208

Morris Leo Gres letter on tight mortgage market suggests way to provide funds for savings and loans would be to require IRA and Keogh money to be deposited in savings and loans in order to qualify for income tax deductions.)

GRES, MORRIS LEO

New York Times, Col. 6, Pg. 30

Friday February 8 1980

Morris Leo Gres letter on tight mortgage market suggests way to provide funds for savings and loans would be to require IRA and Keogh money to be deposited in savings and loans in order to qualify for...

9/3,K/10 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

07967094 NYT Sequence Number: 000000980116

THE 401 ( K ) LOAN : LET BORROWERS BEWARE

Schultz, Ellen E

Wall Street Journal, Col. 3, Pg. 1, Sec. C

Friday January 16 1998

THE 401 ( K ) LOAN : LET BORROWERS BEWARE

ABSTRACT:

Fund Track column notes that, despite well-publicized benefits, there can be hidden costs to taking a loan from a 401 ( k ) or similar retirement plan at work; chart (M)

9/3,K/11 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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04752413

BRIEFS

SCHMEDEL, SCOTT R

Wall Street Journal, Col. 5, Pg. 1, Sec. 1

Wednesday July 16 1986

ABSTRACT:

IRS rules that taxpayer may direct a bank to fund his individual retirement account with cash advance on his bank credit card (S)

DESCRIPTORS: INDIVIDUAL RETIREMENT ACCOUNTS ( IRA ); CREDIT CARDS AND ACCOUNTS; TAXATION; BANKS AND BANKING

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